

User's guide OTPdirekt service

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Chapter 1 – OTPdirekt – Contact Center, Internet Banking, SmartBank and SMS Alerts

1. General information

OTP Bank's OTPdirekt service offers fast access to bank's services and products over-the-phone and through Internet. The OTP Bank service includes Contact Center, Internet Banking, SmartBank and SMS Alerts.

This guide is for those who plan to use Contact Center, Internet Banking, SmartBank and SMS Alerts not only for general data queries, but also to manage their savings efficiently.

2. OTPdirekt users

OTPdirekt is offered to individuals and legal persons, as long as they have current accounts and sign an OTPdirekt service contract, as follows:

- **Contact Center:** via the automated telephone service (using a push-button phone) by following the required authentication steps;
- **Internet Banking:** via the bank's website at www.otpbank.ro by following the required authentication steps;
- **SmartBank:** via the mobile application "**OTP SmartBank Romania**" available in Google Play Store or App Store or via the website m.otpbank.ro for the rest of the mobiles;
- **SMS Alerts:** by selecting one or more available alert types.

3. The OTPdirekt service contract

To use the OTPdirekt service, the OTP Bank customer must sign a contract for the OTPdirekt service at any Romanian OTP branch.

3.1. New customers

The customer signs the OTPdirekt service contract, which provides access to information (SMS Alerts) and also to transaction management (Contact Center, Internet Banking and SmartBank). By concluding the contract, the subscriber for the OTPdirekt service has access to all his bank's accounts managed by OTP Bank Romania S.A. Accessing to bank's accounts is guaranteed up to the limits specified in the *General Terms and Conditions* section that accompanies the contract of the OTPdirekt service.

3.2. Existing customers

If an OTPdirekt client that has the informational part active (SMS Alerts) and wants the transactional part (Contact Center, Internet Banking and SmartBank), is necessary to present in the nearest OTP branch in order to modify his current OTPdirekt contract.

If an OTPdirekt client that has the transactional part (Contact Center, Internet Banking and SmartBank) and wants the informational part (SMS Alerts), has the possibility to demand this service by sending a message to the bank using the OTPdirekt – Internet Banking platform. Likewise, the OTPdirekt – SMS Alerts can be canceled.

In order to cancel the transactional part of the OTPdirekt contract (Contract Center, Internet Banking and SmartBank) the client has to present in the nearest branch and also to return the token device (if is the case).

3.3. Authorized users

If an OTPdirekt subscriber (individual or legal person) wants to add other users (authorized users) to his OTPdirekt service, has to visit the nearest branch. Likewise, canceling the OTPdirekt service is necessary to be present in the nearest branch and return the token device (if is the case).

4. Safety elements

4.1. Supported terminals

Internet Banking supports the following Internet browsers:

- Internet Explorer 8.0
- Mozilla 1.7
- Netscape 7.0
- Opera 7.0
- Safari

Or any newer versions of the browsers above.

Optimum screen resolution: min. 1024 x 768 pixels and 16-bit colour.

Important: To use the Internet Banking application, is necessary to activate the *JavaScript* option in your browser. Check/activate this option in your browser as follows:

- Internet Explorer: Tools/Internet options/Security (tab)/Custom level/ Scripting – Active/scripting: Enable
- Mozilla and Netscape: Edit/Preferences/Advanced/Scripts&Plug-ins/Enable JavaScript for Navigator
- Opera: Tools / Preferences / Multimedia / Enable JavaScript

The communication between the computer and the bank uses an SSL 128-bit encrypted channel.

The security certificate is supplied by VeriSign (<http://www.verisign.com>), one of the world's top providers of Internet security systems.

The minimum configuration for SmartBank is Android version 2.3 with 320 x 480 pixels or iOS v.4.

4.2. Managing login information

The OTPdirekt contract specifies that you are responsible for the protection of passwords used to login to the service. Therefore, please do not disclose your password or hand over you token to any person.

For security reasons, we recommend that you change your Acces Code whenever you feel the need or when you suspect some activity that justifies that.

Once you login to the application, you can use all the services granted to you under your OTPdirekt contract. Once you complete all the transactions needed, click "Logout".

Notes: If you do not use the service for 15 minutes, the system automatically logs you out. To use the service, you need to log in again.

4.3. Information and transaction safety advice

OTP Bank Romania has implemented a number of specific measures for the safety of your transactions and privacy. In addition to the bank's steps, however, you as a customer must also take precautions to protect your privacy and bank transactions.

OTP Bank specifically calls your attention to the following for the safety of your privacy data and your transactions initiated using the OTPdirekt service:

- **Privacy data protection:**

Do not tell your OTPdirekt login information to anyone.

Regularly change your Access Code or whenever you feel it is necessary (the system will ask you to do that every 6 months).

OTP Bank never asks for your OTPdirekt login information over the phone, by email, SMS or any communications channel.

If anyone asks for your OTPdirekt login privacy data (using any communications channel):

- **do not reply to the message**
- **do not click on any of the recommended links**
- **do not disclose your card information (e.g. PIN code)**
- **please forward the message to office@otpbank.ro to help us identify the attackers.**

Please report any unauthorized use of your privacy data to the bank (office@otpbank.ro or 0800.88.22.88/ 021.308.57.10).

- **Protecting your computer:**

Please ensure that your computer is protected by antivirus software. We recommend that you regularly run the software on your computer.

Antivirus software analyse executable files, block known viruses and attempt to detect the activities of unknown activities.

Antivirus software require regular updating to ensure that they detect the latest viruses.

We recommend that you use a firewall in the connection between the Internet and your computer.

The firewall is a software application that protects your computer and the data stored on it against Internet threats. A correctly configured firewall prevents any unauthorized information exchange between the computer and the external source.

Chapter 2 – OTPdirekt - Contact Center

1. General information

The OTPdirekt - Contact Center service is available to all customers with an OTPdirekt service contract and a OTP Bank card. This service can be used by calling at the automated telephone service at the following numbers:

- 0800.88.22.88 – phone call available only from Telekom Romania landline network, free of charge;
- *OTPBANK (*6872265) – available from the Orange and Vodafone networks at network call rates;
- +4021.308.57.10 – available from any landline or mobile phone networks and from abroad at rates applicable in the specific network.

After selecting the language (1 – Romanian, 2 – English, 3 – Hungarian), press button 3 and provide your authentication information to be connected to the customer service representative assigned to the specific operations and transactions.

2. Customer authentication

In order to use the OTPdirekt- Contact Center, you have to pass two authentication levels:

- **Level 1 (2 static steps):**
 - provide the last 10 digits of your bank card number. You can use any bank cards issued by OTP Bank Romania.
 - the 3-digit Access Code.
- **Level 2 (1 dynamic step):**
 - provide the 8-digit number generated by the (physical or virtual) token.

After you successfully complete the first authentication level, you can see the balance for the specific bank card and you can change your Access Code.

Notes:

- the last 10 digits of your bank card: the bank card has a 16 digit number, the last 10 of which are used within the OTP Bank network.
- The **access code** is a 3-digit code. When you first login, the password is the last 3 digits of the IBAN code or the 3 digits before the account's currency code (e.g. IBAN: RO42OTPV110000047725RO01, so the password will be automatically 725). This password is also identical with the last 3 digits of the customer ID in your contract. When you first login, the system requests that you change the initial Access Code. You can change the Access Code by using the automated telephone service or on the bank website, i.e. only you will know the password. You can change the password at any time or whenever you believe that it has been compromised. If you forget the Access Code, the clients contacts the bank at the numbers mentioned above and the Access Code will be reset to the last 3 digits of the customer's account.
- **Token generated code:**
 - after you sign your OTPdirekt contract, the Legal Entities customers received a token device (physical token) that generates an 8-digit code based on a secure algorithm. To generate the code, push the button on the token device.
 - individuals customers with OTPdirekt service receive a virtual token, the generated code will be received through SMS to the phone number specified in the subscription contract.

- the virtual token code is sent to the mobile phone number specified in your OTPdirekt contract. The phone number may be changed at any time at any branch by amending your OTPdirekt contract or you can use the Settings menu of the Internet Banking application.
- the token is one of the most secure methods of customer authentication. The code generated is valid only for 3 minutes, after which a new code must be generated.

3. Benefits of the Contact Center

3.1. Information

After you login to OTPdirekt - Contact Center, you get access to the following financial information:

- current accounts (completed transactions, account balance);
- deposits;
- cards;
- fees, commissions, interest rate, special information regarding loans, offers, or any other personal information.

3.2. Transaction

After you login to OTPdirekt - Contact Center, you can complete the following transactions:

- Open a current or saving account;
- Open or close a deposit;
- Transfers between accounts in RON or foreign currency;
- Currency exchanges.

3.2.1. Opening a current account

In order to open a current account, you need to specify to the telephone service operator (clerk) the currency you wish to open your current or savings account. Then the bank will provide the IBAN code of the new account opened by the operator.

3.2.2. Fixed deposits

If you plan to use your available balance from your current account by creating a deposit, you have to specify the deposit type from those offered by the bank to the telephone service operator. The operator will provide you with information on all deposit types offered by the bank. Then you select the deposit type, the deposit amount, the maturity date and options. Once you provided all the necessary information, the operator will repeat them for verification and if you find confirm the transaction, the operator complete will complete it.

If you wish to close a deposit, you need to specify to the operator which deposit you wish to close. You have the option to close a deposit that has a maturity date on that specific day or any other day.

3.2.3. Payment in RON or foreign currency

Using the Contact Center, you have the possibility to transfer money in RON or in a foreign currency within the bank, between your own accounts and also to other customers with their account within the bank or other banks. The operator will help you along the way to specify what transaction details you need to provide:

a) If the beneficiary's account is at OTP Bank Romania:

- the order number
- the beneficiary's full name and personal ID (CNP) / company registration number
- the amount to transfer
- the beneficiary's account number
- any other information requested by the operator

b) Transfer payment to accounts managed by other commercial banks:

- the order number
- the beneficiary's full name and personal ID (CNP) / company registration number
- the amount to transfer
- the beneficiary's account number and the account managing bank
- any other information requested by the operator

c) Bank transfers to budgetary accounts:

- the order number
- the beneficiary's full name
- the amount to transfer
- the beneficiary's account number and bank
- the beneficiary's personal ID (CNP) / company registration number
- tax authority's (ANAF) code if payment is made to a budgetary account
- any other information requested by the operator

3.2.4. Foreign exchange

You can make a foreign currency exchange between you own accounts. The operator will ask you for the account to debit and to credit. After you select the accounts and accept the currency exchange rate, you need to specify the amount to be exchanged. Once you confirm the amount, the operator completes the transaction.

If you do not have a current account in the specific currency, you can open one with the operator's help. Then you can complete the foreign exchange transaction.

Chapter 3 – OTPdirekt – Internet Banking

1. General information

OTPdirekt - Internet Banking is a user-friendly application providing up-to-date account information.


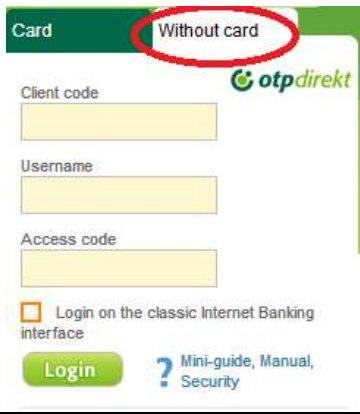
Using the Internet Banking interactive demo you can test for free all the functionalities offered by this service.

Please always check the confirmation message after each transaction and also follow the changes in the transaction status. After you launch and approve the transaction, its status is "In progress". It means that the transaction is being processed by the bank. If you have funds, the transaction is completed and its status changes to "Processed with succes". If you do not have sufficient funds, the transaction status changes to "Processed with errors".

Also, the system performs a number of validation steps so you cannot initiate a transaction with incorrect data. Among other things, the system checks whether the account number you specify complies with the IBAN format and also checks the personal ID (CNP).

2. Customer authentication

To use OTPdirekt - Internet Banking service, first navigate to the OTP Bank website at www.otpbank.ro, then enter your login information as specified in your contract.

With a bank card	Without a bank card
 <ul style="list-style-type: none"> ● Username (the last 10 digits of the debit/credit card) ● Access code (3 digits; the first time you log in, it is the last 3 digits of your customer code) ● Click the Login button. 	 <ul style="list-style-type: none"> ● Customer code (the client code mentioned on the first page of your OTPdirekt contract) ● Username (the alphanumeric password you chose upon concluding your contract) ● Access code (3 digits; the first time you log in, it is the last 3 digits of your customer code) ● Click the Login button.

Notes:

- Username:

= if the authentication is completed using a bank card: - the last 10 digits of the 16-digit bank card number used within the OTP Bank network;

= if the user authentication is completed without a bank card, then it is the alphanumeric code (available characters: letters, numbers, @, . , _ , -) you specified upon concluding your contract.

- The **Access code** is a 3-digit code. When you first login, the access code is the last 3 digits of the IBAN code or the 3 digits before the account's currency code (e.g. IBAN: RO42OTPV110000047725RO01, so the access code will be automatically 725). This access code is also identical with the last 3 digits of the customer ID in your contract. When you first log in, the system requests that you change your access code. You can change your access code by using the automated telephone service or the bank website, i.e. only you will know the password. In addition, you can change this 3-digit code any time, for instance if you suspect that the code has been compromised. If you forget your access code, you need to visit the bank, after which the last 3 digits of your account number are set as your new code just like upon your first login.

- **Customer code:** the bank system's registration code.

- Token code:

- after you sign the OTPdirekt contract, the legal entities customers are receiving a token device (physical token) that generates an 8-digit code based on a secure algorithm. To generate the code, you must push the button on the token device.
- individuals with OTPdirekt service receive a virtual token by SMS to the phone number specified in the subscription contract.
- the virtual token code is sent to the mobile phone number specified in your OTPdirekt contract. The phone number can be changed at any time in any branch by modifying your OTPdirekt contract. You can also use the *Settings* menu of your Internet Banking service to change the phone number.

WITH A BANK CARD

If you have a **token device**, press the token's button and enter the 8-digit code generated by the token.



Thank you for using OTPdirekt
Your balance is 0.00 RON.

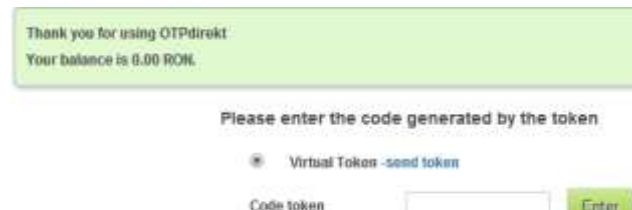
Please enter the code generated by the token

* Token

Code token

Enter

If you use a **virtual token**, then click the "Send token" button and enter the 8-digit code received by SMS.




Thank you for using OTPdirekt
Your balance is 0.00 RON.

Please enter the code generated by the token

* Virtual Token - send token

Code token

Enter

WITHOUT A BANK CARD	
<p>If you have a token device, press the token's button and enter the 8-digit code generated by the token.</p> 	<p>If you use a virtual token, then click the "Send token" button and enter the 8-digit code received by SMS.</p> 

The token is one of the most secure measures of customer authentication. The code generated is valid only for 3 minutes, after which a new code must be generated.

You can alternate between the two authentication methods depending on the items specified in your contract and those you intend to use (e.g. if you have a bank card issued by OTP Bank Romania but you also specified an username in your contract in case you do not have your card with you, then you can enter you customer code, username and access code).

If you have two users associated with an account, both users are having the same access code upon login (regardless of the authentication method, i.e. with or without a bank card). After your first login, you have to change your access code (the system will prompt you to do that) so only you will know the access code.

If you do not use your bank card for authentication, each authorized user receives a separate username upon concluding the contract.

3. Menu description

Application structure:

- *Accounts* – My accounts | History
- *Payments* – Domestic payment | Foreign exchange | Foreign payment
- *Investments funds*
- *Savings* – Create deposit | My deposits
- *Sign transactions*
- *Cards*
- *Electronic RM*
- *Settings* – Change Password | Personal info | Messages

3.1. Main menu

1. After you login to OTPdirekt- Internet Banking application, you see the following information in the top section of the page:

- time left until the session expires (idle time)

- new messages from the bank
- updating your contact information
- change the language setting
- to speed up you the process, you can customize your menu by clicking on the *Edit Favorites* option
- this is also where you can find the *Logout* button

2. The main menu items are shown on the left (transactional and informational menus).

3. The mid-section of the page includes the list of your accounts managed by OTP Bank

Select one of the following:

- *Account history* to view account transactions within a selected period.
- *Domestic payment* to get to this transaction in one step.
- *Foreign Exchange* to get to the “Foreign Exchange” function under “Payments”

4. The lower section displays the list of the last 10 transactions completed (regardless of the processing outcome, which may be successful, failed or in progress). If you wish to see the last transactions of the specific bank account, select the account number from the list (2).

The screenshot displays the OTPdirekt web interface. At the top, a welcome message for 'Popescu Ion' is shown. The main menu on the left includes options like Accounts, Payments, Investments funds, Savings, Sign transactions, Cards, Electronic RM, and Settings. The central area features a promotional banner for 'BIGGER interest rates for deposits'. Below this, the 'Accounts Overview' section lists three accounts: a credit card, a savings account, and another savings account. The bottom section, 'Last 10 Transaction', shows a table of recent transactions.

Posting Date	Amount	Transaction
29.05.2014	100.00	DCLB.BS.12936242387 Lichisare deposit 25/02 03-
29.05.2014	-100.00	DCLB.BS.129362523 Lichisare deposit 1293625-

3.2. Accounts menu

3.2.1. My accounts

At the *Accounts* menu click the “+” sign, then select the option *My accounts*.

1. The lower left section of the page includes the list the other menus.
2. The mid-section of the page includes the list of your accounts managed by OTP Bank (all types and balances).

You have the possibility to select one of the following:

- *Account history*: account transactions within a selected period.
 - *Domestic payments*: to get to the “Domestic payments” function under “Payments”
 - *Foreign Exchange*: to get to the “Foreign Exchange” function under “Payments”
3. The lower section displays the list of the last 10 transactions completed (regardless of the processing outcome, which may be successful, failed or in progress). If you wish to see the last transactions of a certain account, select the account number from the list (2).

The screenshot displays the OTPdirekt web interface. On the left, a sidebar menu lists various services: Home, Accounts (selected), My Accounts (highlighted with a red box), History, Payments, Investments funds, Savings, Sign transactions, Cards, Electronic RM, and Settings. The main content area shows a welcome message for 'Popescu Ion' and a promotional banner for 'BIGGER interest rates for deposits*!' with a '+ 0,10% EUR' rate. Below this, the 'Accounts Overview' section (labeled with a red box and a '2' icon) displays a table of accounts. The table has columns for account type, name, ID, balance, and actions. Three accounts are listed: 'Cont debit', 'Vacanta', and '65-RO09'. Each account has a 'Domestic Payment' and 'Account history' button. At the bottom, the 'Last 10 Transaction' section (labeled with a red box and a '3' icon) shows a table of recent transactions with columns for Posting Date, Amount, and Transaction details.

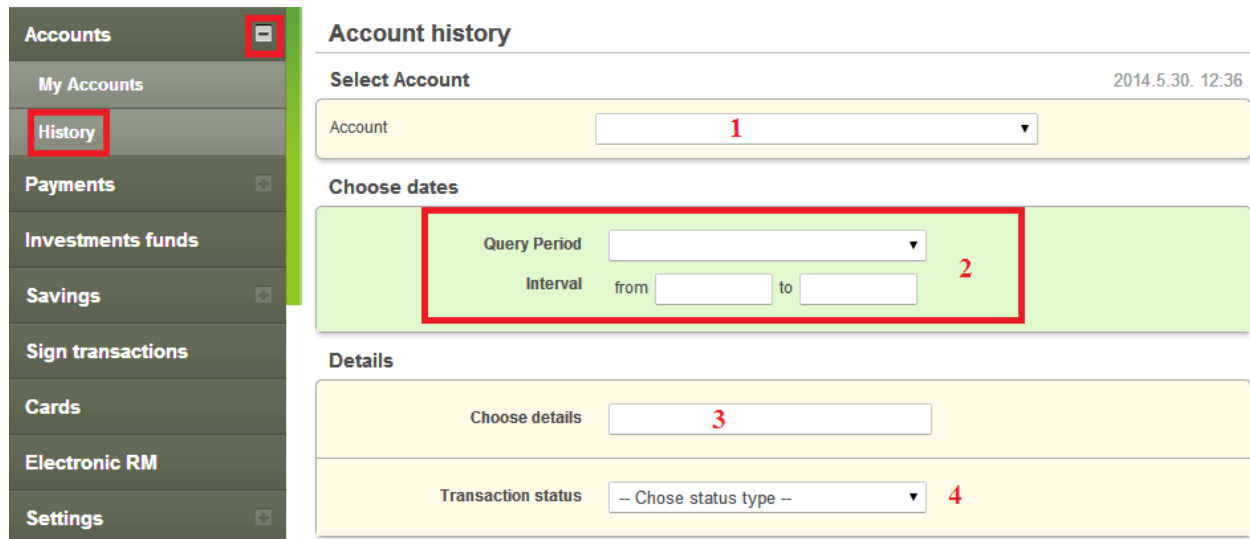
Account Type	Account Name	Account ID	Balance	Actions
2: Saving accounts	Cont debit	RO49OTPV110000	90.46 RON	Domestic Payment, Account history
2: Saving accounts	Vacanta	RO92OTPV110000	3.20 RON	Domestic Payment, Account history
2: Saving accounts	65-RO09	RO65OTPV110000	1.48 RON	Domestic Payment, Account history

Posting Date	Amount	Transaction
29.05.2014	100.00	DCLBJBS.1293626/23674 Lichidare deposit 2532.03
29.05.2014	-100.00	DCLBJBS.1293625/236748252 Lichidare deposit 1293625-

3.2.2. Account history

At the *Accounts* menu click the “+” sign, then select the option *Account history*.

1. Select the account for which you want to see the history.
2. Select the period from the drop-down list or enter a start and a end date of a period.
3. Use this field if you want to search after a specific transaction detail.
4. Use this field if you want to search after a certain status of a transaction (processed, pending, error).



The screenshot shows the 'Account history' page. On the left is a sidebar menu with 'Accounts' at the top, followed by 'My Accounts', 'History' (highlighted with a red box), 'Payments', 'Investments funds', 'Savings', 'Sign transactions', 'Cards', 'Electronic RM', and 'Settings'. The main content area is titled 'Account history' and has a timestamp '2014.5.30. 12:36'. It contains four sections: 'Select Account' with a dropdown menu labeled '1'; 'Choose dates' with a 'Query Period' dropdown and an 'Interval' section with 'from' and 'to' date inputs, all enclosed in a red box labeled '2'; 'Details' with a 'Choose details' input field labeled '3'; and a 'Transaction status' dropdown menu labeled '4'.

3.2.2.1. Account statement

Once you completed the steps mentioned above and specified a time period, click the *Export* button immediately under the list of transactions.



Posting Date	Transaction	Debited Amount	Credited Amount	
22.05.2014	Incasare OP-20140522/RADU : PL		20.00	
22.05.2014	Transfer 74.5 RON cu data valutei 22-05-2014 1	74.50		
22.05.2014	Incasare OP-20140522/IRIMIA		8.50	

Items 10 ▼
< 1 >

Export

3.2.2.2. Payment order proof

1. Select the payment for which you would like to request a document proof, next click the *Tools* icon and the *Export* button.
2. Click the *Copy* button to copy the transactions details for another bank transfer to complete.

Posting Date	Transaction	Debited Amount	Credited Amount	
26.05.2014	Plata: 20140526/238285963 - Ben: CRISTINA - Cont: RO46OTP11 Desc: cash	200.00		
26.05.2014	Transfer 187.39 RON cu data valutei 26-05-2014 1		187.39	
26.05.2014	Transfer 9.6 RON cu data valutei 26-05-2014 transfer		9.60	

Details

Export **1**

Issue new payment **2**

Items 10 ▾

< 1 >


Export

3.2.3. Open account menu

Access the Account menu by clicking on the “+” sign, then click “Open account”:

1. Select the account's type (current or savings account) you want to open.
2. Select the account's currency you want to open.
3. Read and check the box next to the statement “ I agree to the contract conditions specified in the Terms and conditions for OTPdirekt service, and also with those related to the current account / saving account, available here”.

Click “Next”.


Accounts 

My Accounts


Acc. Statements

Operations history

Open account

Payments 

Investments funds

Savings 

Sign transactions

Open Account

1 Data entry

2 Confirmation

3 Feedback

Account details

Account type 1 ▾

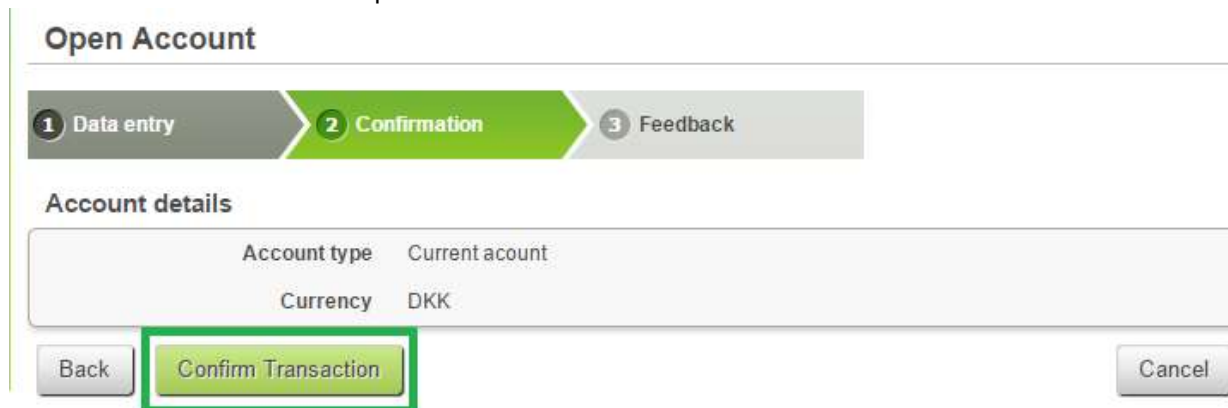
Currency 2 ▾

☐ I agree to the contract conditions specified in the Terms and conditions for OTPdirekt service, and also with those related to the current account / saving account, available [here](#) 3

Next

Cancel

Click “Confirm transaction” to open the selected account.



The screenshot shows a web interface for opening an account. At the top, there's a progress bar with three steps: 1 Data entry, 2 Confirmation (highlighted in green), and 3 Feedback. Below this, the 'Account details' section is visible, showing 'Account type' as 'Current account' and 'Currency' as 'DKK'. At the bottom of the form, there are three buttons: 'Back', 'Confirm Transaction' (highlighted with a green box), and 'Cancel'.

Remark: This facility is available only to individuals and has a limited availability (e.g. customers with garnishments, loans can open accounts if they meet certain additional conditions). If this option is not available to you, please visit the nearest OTP branch.

3.3. Payments menu

3.3.1. Transfer between own accounts

At the *Payments* menu click the “+” sign and then select the option *Domestic payments/Transfer*.

Enter the payment details in the mid-section of the page:

1. Select the account from which you would like to make the transfer from the drop-down list.
2. If you have a saved payment template, select the specific template name from the drop-down list. The payment details will be automatically loaded from it. In this case you only need to fill the 3, 8 and 9 fields.
3. Enter the transferred amount.
4. Select the account to which you would like to make the transfer from the drop-down list.
5. Your selected account number will be automatically loaded.
6. Your name will be automatically loaded.
7. Enter the transaction details.
8. Click the option *One-Time Transfer* if you want the transfer to be processed just this time.

Click the *Standing* option if you want the transfer to be completed at a later date. In this case follow the steps detailed in the chapter *Scheduled payments*.

9. If you want to use the transaction details with other transactions in the future, click the *Save Template* option, name the template and then click the *Save template* button.

Complete the transfer:

- Click *Next* to confirm the transaction details

- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.

Click *Next* to confirm the data and send the transaction for processing.

The screenshot displays the OTPdirekt web interface for making a domestic payment. The sidebar on the left contains a menu with various banking services, with 'Domestic Payment / Transfer' highlighted. The main content area is titled 'Domestic Payment' and shows a progress bar with three steps: '1 Data entry', '2 Confirmation', and '3 Feedback'. The 'Data entry' step is active, showing a 'Select Account' dropdown (1) and a 'Data Transfer' section. The 'Data Transfer' section includes a 'Select Template' dropdown (2), a 'Delete' button, and several input fields: 'Amount' (3), 'My Accounts' (4), 'Account' (5), 'Name' (6), 'Details' (7), and a semicolon separator (7). The 'Transfer Frequency' section (8) has radio buttons for 'One-Time Transfer' and 'Standing'. At the bottom, there is a 'Save Template' section (9) with a checkbox and a 'Template name' input field. The 'Next' button is visible at the bottom left, and the 'Cancel' button is at the bottom right.

3.3.2. RON Payments

At the *Payments* menu click the “+” sign and then select the option *Domestic payments/Transfer*.

Enter the payment details in the mid-section of the page:

- Select the account from the drop-down list to which you would like to make the payment.
- If you have a saved payment template or would like to make a payment to a utility company (Orange, Telekom Romania Communications S.A. or Harviz Harghita), select the specific payment/beneficiary name from the drop-down list. The payment details will be automatically loaded from the selected template. In this case you only need to fill the 3, 8 and 9 fields.
- Enter the transferred amount..
- This field is only available for *transfers between own accounts*.

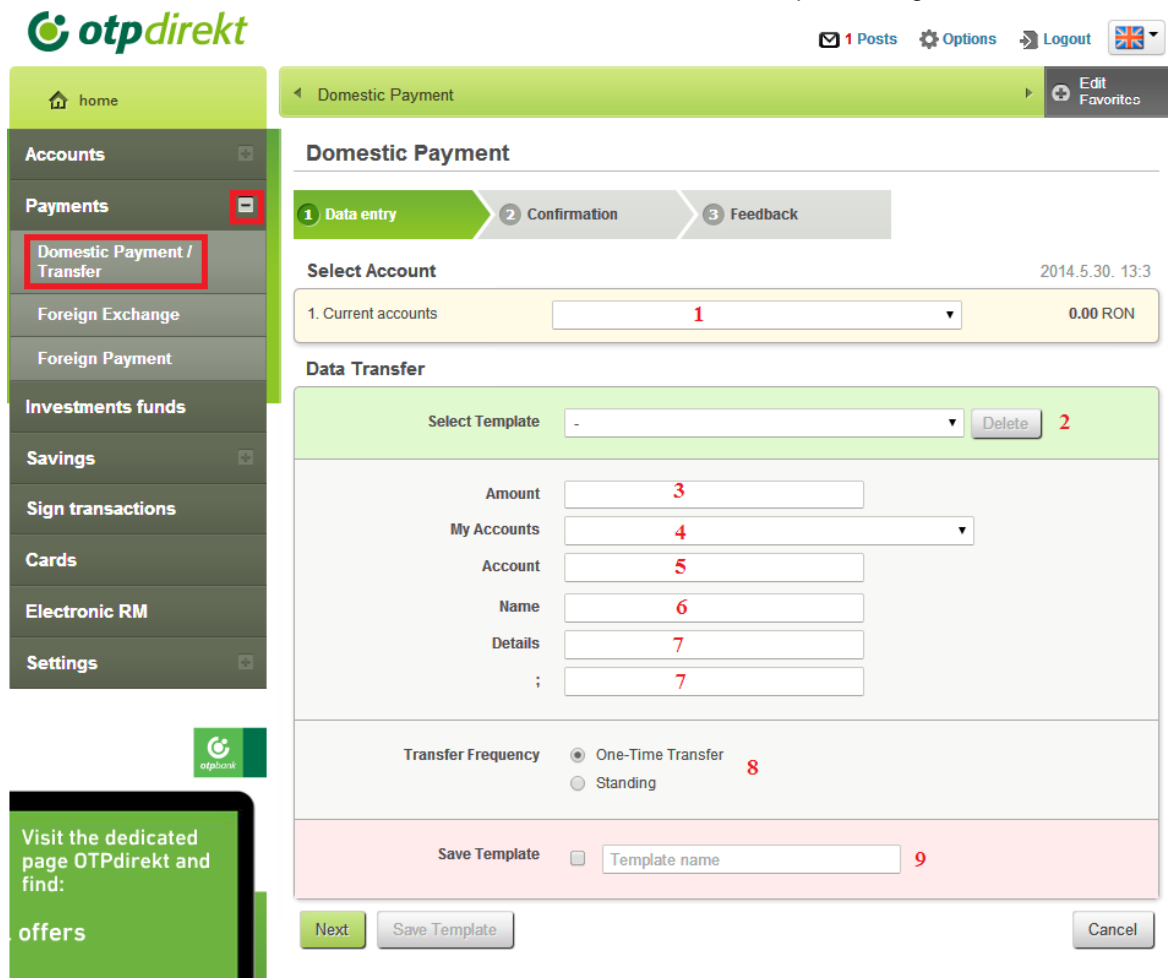
5. For *intra*banking or *inter*banking payments, please enter the beneficiary's IBAN (account number). Remember that the IBAN code has 24 characters (numbers and letters).
6. Enter the beneficiary's name.
7. Enter the transaction details and the message to the beneficiary.
8. Click the option *One-Time Transfer* if you want the transfer to be processed just this time.

Click the *Standing* option if you want the transfer to be completed at a later date. In this case follow the steps detailed in the chapter Scheduled payments.

9. If you want to use the transaction details with other transactions in the future, click the *Save new template* option, name the payment template and then click the *Save template* button.

Complete the payment:

- Click *Next* to confirm the transaction details
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.
- Click *Next* to confirm the data and send the transaction for processing.



otpbank

1 Posts Options Logout Edit Favorites

home

Accounts Payments Domestic Payment / Transfer Foreign Exchange Foreign Payment Investments funds Savings Sign transactions Cards Electronic RM Settings

Domestic Payment

1 Data entry 2 Confirmation 3 Feedback

Select Account 2014.5.30. 13:3

1. Current accounts 1 0.00 RON

Data Transfer

Select Template - Delete 2

Amount 3

My Accounts 4

Account 5

Name 6

Details 7

;

Transfer Frequency

One-Time Transfer 8

Standing

Save Template 9

Next Save Template Cancel

Visit the dedicated page OTPdirekt and find: offers

3.3.3. Scheduled payments

Access the *Payments* menu by clicking on the “+” sign and choose the “Domestic Payment/Transfer” option.

Follow the steps described at 1 – 7 from *RON Payments* Chapter.

Select the *Standing* option in case you want the payment to be processed at a later date, then:

1. Choose the period for which you want the payment to be processed. Saving the data for a scheduled payment must be made with a banking day before the day that was set as starting day for the payment to be executed.
2. Selected the period between you want to exclude the payment to proceed (if it is the case).
3. Choose the payment frequency.
4. Fill in the payment name (in order to identify it later).

Accounts

Payments +

Domestic Payment / Transfer

Foreign Exchange

Foreign Payment

Investments funds

Savings

Sign transactions

Cards

Electronic RM

Settings

Domestic Payment

1 Data entry 2 Confirmation 3 Feedback

Select Account 2014.5.30. 14:54

1. Current accounts 0.00 RON

Data Transfer

Select Template - Delete

Amount

My Accounts

Account

Name

Details

;

Transfer Frequency ☐ One-Time Transfer ☒ Standing

Date of Transfer Valid from to 1

Excluded from to 2

Frequency 3

Payment name 4

Save Template ☐ Template name

Next Save Template Cancel

Visit the dedicated page OTPdirekt and find:

➤ OTPdirekt benefits

3.3.4. Foreign exchange

At the *Payments* menu click the “+” sign and then select the option *Foreign Exchange*.

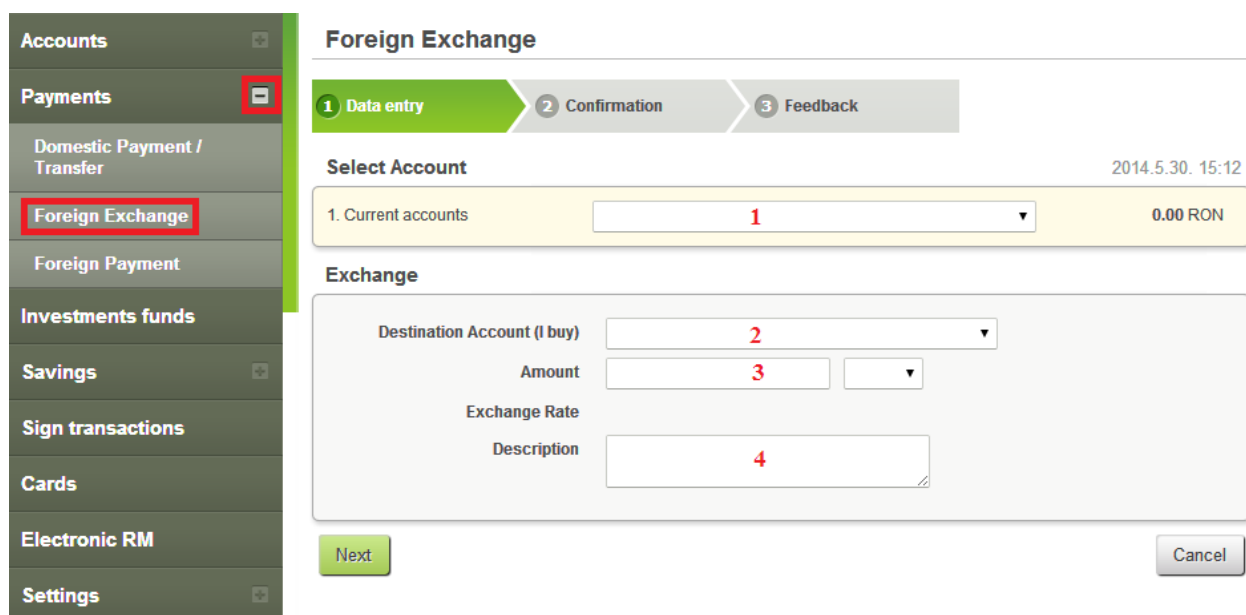
Enter the foreign exchange details in the mid-section of the page:

1. Select the account from which you want to initiate the foreign exchange (the account with the currency you want to sell)
2. Select the destination account (the account with the currency you want to buy)
3. Enter the transaction amount (the amount sold or purchased and its currency)
Select the currency from the drop-down list for which you would like to make the exchange. .
4. Give a short description for the exchange (for your own records.)

Complete the transaction:

- Click *Next* to confirm the transaction details.
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.

Click *Next* to confirm the data and send the transaction for processing.



The screenshot shows the 'Foreign Exchange' interface. On the left is a sidebar menu with options: Accounts, Payments, Domestic Payment / Transfer, Foreign Exchange (highlighted with a red box), Foreign Payment, Investments funds, Savings, Sign transactions, Cards, Electronic RM, and Settings. The main area is titled 'Foreign Exchange' and has a progress bar with three steps: 1 Data entry (active), 2 Confirmation, and 3 Feedback. Below the progress bar, there's a 'Select Account' section with a timestamp '2014.5.30. 15:12'. It shows '1. Current accounts' with a dropdown menu displaying '1' and a balance of '0.00 RON'. Below this is the 'Exchange' section with four fields: 'Destination Account (I buy)' with a dropdown showing '2', 'Amount' with a text input showing '3' and a currency dropdown, 'Exchange Rate' with a text input, and 'Description' with a text input showing '4'. At the bottom are 'Next' and 'Cancel' buttons.

3.3.5. Intrabanking foreign currency payment

At the *Payments* menu click the “+” sign, then select the option *Foreign payment*.

Enter the payment details in the mid-section of the page.

1. Select the account from the drop-down list from which you would like to make the payment..
2. If you have a saved payment template, select the specific template name from the drop-down list. The payment details will be automatically loaded from it.

If you do not have a payment template, click the payment type *OTP Bank payment*.

3. Enter the transferred amount..
4. Enter the beneficiary’s IBAN (account number) from the OTP Bank.

5. Enter the beneficiary's name.
6. Enter the message for the beneficiary.
7. If you want to use the transaction details with other transactions in the future, click the *Save template* option, name the payment template and then click the *Save template* button.

Complete the transaction:

- Click *Next* to confirm the transaction details
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.
- Click *Next* to confirm the data and send the transaction for processing.

Accounts

Payments

Domestic Payment / Transfer

Foreign Exchange

Foreign Payment

Investments funds

Savings

Sign transactions

Cards

Electronic RM

Settings

Foreign Payment

1 Data entry 2 Confirmation 3 Feedback

Select Account 2014.5.30. 15:51

Account 1

Data Transfer

Select Template - 2 Delete

☒ OTP Bank Payment
☐ Interbank Payment

Amount 3

Beneficiary IBAN 4

Beneficiary 5

Details 6

Save Template ☐ 7

Next Save Template Cancel

Visit the dedicated page OTPdirekt and find:
A new login interface

3.3.6. Interbank foreign currency payment

At the *Payments* menu click the "+" sign, then select the option *Foreign payment*.

Enter the payment details in the mid-section of the page:

1. Select the account from the drop-down list from which you would like to make the payment.

2. If you have a saved payment template, select the specific template name from the drop-down list. The payment details will be automatically loaded from it.

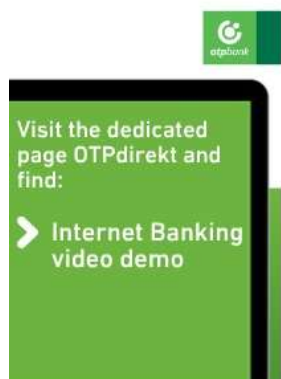
If you do not have a transfer template, select the payment option *Interbank Payment*.

3. Enter the transferred amount.
4. Enter the beneficiary's IBAN (account number). If the beneficiary's account is managed by a Romanian bank, the IBAN account number has 24 characters (letters and numbers).
5. Enter the SWIFT code of the beneficiary's bank.
6. Enter the name of the beneficiary's bank.
7. Enter the address of the beneficiary's bank.
8. Select the country of the beneficiary's bank from the drop-down list.
9. Enter the beneficiary's name.
10. Enter the beneficiary's address.
11. Select the beneficiary's country from the drop-down list.
12. Select the statistical number from the drop-down list.
13. Enter the transfer number.
14. Select the priority of the transfer (*Standard* or *Urgent*).
15. Select the commission payment method (OUR, BEN or SHA).
16. Enter the transfer details (message to the beneficiary).
17. If you want to use the transaction details with other transactions in the future, click the *Save template* option, name the payment template and then click the *Save template* button.

Complete the transaction:

- Click *Next* to confirm the transaction details
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.
- Click *Next* to confirm the data and send the transaction for processing.

•



Foreign Payment

1 Data entry 2 Confirmation 3 Feedback

Select Account 2014.5.30. 15:51

Account

Data Transfer

Select Template

☐ OTP Bank Payment
☒ **Interbank Payment**

Amount
 Beneficiary IBAN
 SWIFT BIC
 Beneficiary Bank
 Bank Address
 Bank Country

Beneficiary
 Address
 Country

Statistical code
 Payment no.

Priority
 Transaction Fees
 Details

Save Template ☐

3.4. Investments funds menu

This transaction is only available if you have subscribed for the first time in the branch in the certain investment fund.

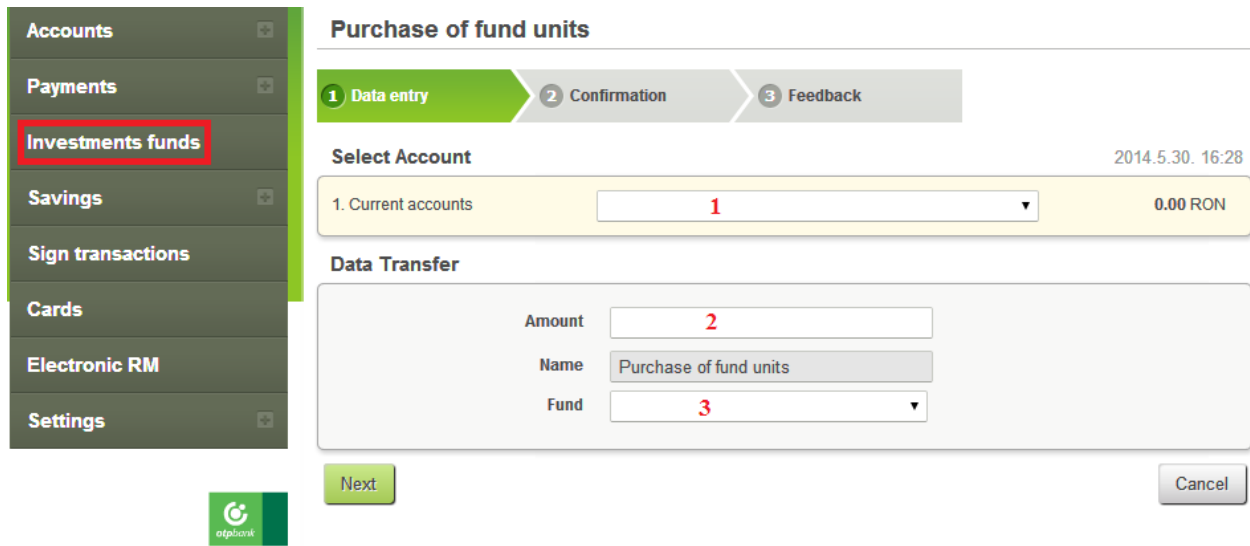
Enter the payment details in the mid-section of the page:

1. From the drop-down list select the account from which you want to purchase investment funds.
2. Enter the invested amount..

3. From the drop-down list select the fund to which you want to invest.

Complete the transaction:

- Click *Next* to confirm the transaction details
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.
- Click *Next* to confirm the data and send the transaction for processing.



3.5. Savings menu

3.5.1. Creating deposits

At the *Savings* menu click the “+” sign and then select the option *Create deposit*.

Enter the deposit details in the mid-section of the page:

1. From the drop-down list select the account from which you want to create the deposit.
2. Enter the deposit amount.
3. Select the deposit type from the drop-down list.
4. Select the prolongation type.

Complete the transaction::

- Click *Next* to confirm the transaction details
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.
- Click *Next* to confirm the data and send the transaction for processing.

Accounts
Payments
Investments funds
Savings
Create Deposit
My Deposits
Sign transactions
Cards
Electronic RM
Settings

Create Deposit

1 Data entry
2 Confirmation
3 Feedback

Select Account
2014.5.30. 17:2

1. Current accounts
1
0.00 RON

Deposit info

Amount
2

Deposit type
3

Prolongation
4

Next
Cancel

3.5.2. Closing deposits

At the *Savings* menu click the “+” sign and then select the *My Deposits* option.

You will find the list of deposits in the mid-section of the page.

1. Click the *Close deposit* button next to the deposit you want to close.
2. Next will appear the details of the deposit to close. If you wish, you can enter the *Reason* for closing the deposit (for your own records).

Completing the deposit closing:

- Click *Next* to confirm the transaction details.
- If you find the transaction details correct, click the *Next* button. If some of the data are not correct, click *Back* to edit or *Cancel* to return to the previous transaction.

Click *Next* to confirm the data and send the transaction for processing.

Accounts
Payments
Investments funds
Savings
Create Deposit
My Deposits
Sign transactions
Cards
Electronic RM
Settings

View Deposits


Amount	Currency	Maturity Date	Type of Deposit	Status	Actions
25.34	EUR	19.08.2014	5. Term deposits 2.05% (C5)	ACTIV	Details Close Deposit 1

3.6. Sign transactions menu

3.6.1. Approving transactions based on a contract providing differentiated authorizations

Click the *Sign transactions* menu. Here you will find the list of transfers waiting for approval:

1. Check the box next to the transfer you want to sign.
2. This message informs you about the transfer status (INIT, AVZP) and details
3. This field only contains the transfer amount.
4. Click *Confirm* to approve or *Delete* to reject the transfer
5. You can search among or sort the transfers that needs your approval.



The screenshot shows the 'Transactions approval' interface. On the left is a sidebar menu with options: Accounts, Payments, Investments funds, Savings, Sign transactions (highlighted with a red box), Cards, Electronic RM, and Settings. The main area has a 'Files' dropdown, buttons for 'Confirm', 'Reject', and 'Delete' (labeled 4), and a search bar (labeled 5). Below is a table with columns: Posting Date, Transaction, Amount, and an action column. The first row shows a transaction with status 'INIT', description 'BENEFICIAR DE PLATA 1 - obiect de plata 1', and amount '-1.00'. The action column has a checkbox (labeled 1) and a dropdown menu (labeled 4).

Loading the RON and foreign currency payments from file Click the *Sign transactions* menu. The download from file menu is located in the mid-section of the page.

1. Click the *Files* button.
2. Click the *Upload File* button.
3. Click the *Search File* button in the new window to select the file to upload. Before uploading, you need to create the file as described in the section *Guide* below.
4. Click the *Upload File* button.
5. Select the file from the drop-down list.
6. Select the transfers you need by checking the appropriate box.
7. Click *Confirm* to approve or *Delete* to reject the transfers.

If needed, you can approve transfers individually.



This screenshot shows the 'Transactions approval' interface with the 'Upload file' dialog box open. The dialog has a 'Select File' button (labeled 3) and an 'Upload File' button (labeled 4). The background interface shows the 'Files' button (labeled 1) and the 'Upload File' button (labeled 2) in the main area.

Accounts
Payments
Investments funds
Savings
Sign transactions
Cards
Electronic RM
Settings

Transactions approval

Files
Upload File
5
Select file
fisier de test - Copy.txt [11.02.2014 10:59:58]

Confirm
Reject
Delete
7
Search

	Posting Date	Transaction	Amount	
6		[INIT] BENEFICIAR DE PLATA 1 - obiect de plata 1	-1.00	8
6		[INIT] BENEFICIAR DE PLATA 2 - obiect de plata 2	-3.00	
		[INIT] BENEFICIAR DE PLATA 3 - obiect de plata 3	-1.00	

▪ Guide to completing the file imported for RON transfer

This kind of transfer can be made to customers with account at OTP Bank Romania or other bank No transfer may be imported between own accounts. **Step 1:**

- Open a blank Excel file and enter the following field names in the first row:

externalLink, account_id, amount, document, documentDate, paymentDetails, beneficiaryName, beneficiaryAccount, bank_id, bankBranchName, beneficiaryCnpCui, beneficiaryAddress, transferType

Example:

	A	B	C	D	E	F	G	H
1	externalLink	account_id	amount	document	documentDate	paymentDetails	beneficiaryName	beneficiaryAccount
2								

- Enter the transaction data in the next row as follows:
 - externalLink: a unique transfer identifier that cannot be repeated for the other transfers uploaded from file. This field prevents double transfers.
[max. 240 characters; required field]
 - account_id: IBAN number of the source account;
[max. 24 characters; required field]
 - amount: the transfer amount. Mandatory format: 9999.99;
[up to 20 characters; required field]
 - document: the number of the money order (for your own records)
[max. 50 characters; required field]
 - documentDate: the transfer date;
[DD.MM.YYYY format; required field]

- paymentDetails: transfer's details;
[max. 69 characters; required field]
- beneficiaryName: the name of the transfer's beneficiary;
[max. 34 characters; required field]
- beneficiaryAccount: the beneficiary's IBAN (account number);
[max. 24 characters; required field]
- bank_id: the ID number of the beneficiary's bank. Not required, the system automatically imports from the IBAN number;
[recommended to leave empty]
- bankBranchName: only to be completed for treasury transactions with the name of the treasury unit (city/district/county);
[max. 34 characters; complete only for treasury transactions . Otherwise leave empty.]
- beneficiaryCnpCui: the beneficiary's personal ID (CNP) or tax number (CUI);
[max. 20 characters; required field if the beneficiary is a legal person]
- beneficiaryAddress: the beneficiary's address;
[max. 34 characters; not required field]
- trezoCodAnaf: if the beneficiary is a treasury unit, enter a period ("."). For all other beneficiaries, leave the field empty.
[max. 1 character; only required if the beneficiary is a treasury unit]
- transferType: enter the letter "E" for interbank transfers (those directed to other banks), the letter "I" for transfers within the bank (within the OTP Bank Romania) and the letter "T" for transfers to the Treasury. No other values are permitted.
[max. 1 character; required field]

Completed file sample:

	A	B	C	D	E	F	G	H
1	externalLink	account_id	amount	document	documentDate	paymentDetails	beneficiaryName	beneficiaryAccount
2	8	RO75OTPV110000014441RO03	1000	1	09.08.2012	TEST 1	Ion Popescu	RO06TREZ4362112340101XXX
3	10	RO75OTPV110000014441RO03	500	2	09.02.2012	TEST 2	Ion Georgescu	RO49UNCR050012347370ROL
4	11	RO75OTPV110000014441RO03	8	3	09.02.2012	TEST 3	Ion Ionescu	RO48BNRB111012340738RO01
5								

Step 2:

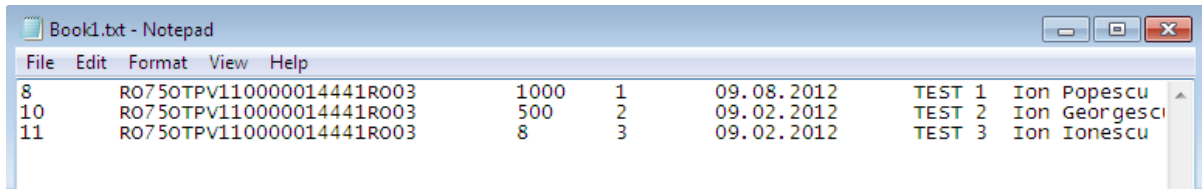
- After you complete the data specified in step 1 above, delete the the header of the table. The first row of the file will be the firsttransfer information; the row may not be left empty.

	A	B	C	D	E	F	G	H
1	8	RO75OTPV110000014441RO03	1000	1	09.08.2012	TEST 1	Ion Popescu	RO06TREZ4362112340101XXX
2	10	RO75OTPV110000014441RO03	500	2	09.02.2012	TEST 2	Ion Georgescu	RO49UNCR050012347370ROL
3	11	RO75OTPV110000014441RO03	8	3	09.02.2012	TEST 3	Ion Ionescu	RO48BNRB111012340738RO01

Step 3:

- Save the file in *.txt format.
[In Excel: File/Save as/Save as type – select the **Text (tab delimited) (*.txt)** option]

This is how the file looks like when you'll open it:



File	Edit	Format	View	Help
8	RO750TPV110000014441RO03	1000	1	09.08.2012
10	RO750TPV110000014441RO03	500	2	09.02.2012
11	RO750TPV110000014441RO03	8	3	09.02.2012

- Save the file to the specific target location and with a name that you can easily find when you need to import the file into your Internet Banking service.

Maximum file size: 5 MB.

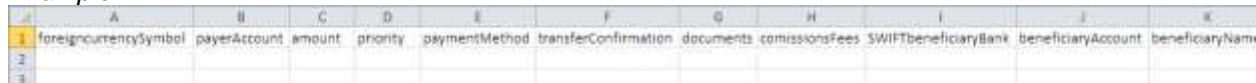
■ Guide to completing the file imported for foreign currency transfer

This kind of transfer can be made to customers with account at OTP Bank Romania or other bank. No transfer may be imported between own accounts. **Step 1:**

- Open a blank Excel file and enter the following field names in the first row:

foreigncurrencySymbol, payerAccount, amount, priority, paymentMethod, transferConfirmation, documents, commissionsFees, SWIFTbeneficiaryBank, beneficiaryAccount, beneficiaryName, beneficiaryAddress, beneficiaryBankCountry, beneficiaryBankAddress, beneficiaryBank, beneficiaryCountryCode, partnerCountry, details, explanation, amount, statisticalCode, explanation, amount.

Example:



A	B	C	D	E	F	G	H	I	J	K
foreigncurrencySymbol	payerAccount	amount	priority	paymentMethod	transferConfirmation	documents	commissionsFees	SWIFTbeneficiaryBank	beneficiaryAccount	beneficiaryName

- Enter the transaction data in the next row as follows:
 - foreigncurrencySymbol: the transfer's currency; [max. 3 characters, A–Z]
 - payerAccount: the IBAN number of the source account; [max. 24 characters; 0–9, A–Z]
 - amount: the transfer amount. The number format 9999.99 is required; [max. 20 characters; 0–9; .]
 - priority: what priority do you request to complete the transfer; [max. 1 character; S (Standard) or U (Urgent)]
 - paymentMethod: the payment method must be entered, i.e.: OP (money order) [2 characters: OP]
 - transferVerification: enter the word *SWIFT*; [5 characters: SWIFT]
 - documents: indicates whether the transfer has any attachment;

- [max. 5 characters: TRUE (if a document is attached) or FALSE (if there is no attachment); not required field]
- commissionsFees: indicates the method of commission payment;
[max. 3 characters: OUR, BEN or SHA]
- SWIFT BeneficiaryBank: the SWIFT code of the beneficiary's bank;
[max. 20 characters; A-Z; 0-9]
- beneficiaryAccount: the IBAN number of the beneficiary's account;
[max. 24 characters: A-Z; a-z; 0-9; \-\/?:\(\)\.,\'+]
- beneficiaryName: the beneficiary's name;
[max. 240 characters: A-Z; a-z; 0-9; \-\/?:\(\)\.,\'+]
- beneficiaryAddress: the beneficiary's address;
[max. 24 characters; not required field]
- beneficiaryBankCountry: the country code of the beneficiary's bank;
[max. 2 characters: A-Z]
- beneficiaryBankAddress: the address of the beneficiary's bank;
[max. 240 characters: A-Z; a-z; 0-9; \-\/?:\(\)\.,\'+]
- beneficiaryBank: the name of the beneficiary's bank;
[max. 240 characters: A-Z; a-z; 0-9; \-\/?:\(\)\.,\'+]
- beneficiaryCountryCode: the code of the beneficiary's country;
[max. 2 characters: A-Z]
- partnerCountry: the code of the partner's country;
[max. 2 characters: A-Z; this is not a required field, may be left empty]
- details: this field must be left empty;
- explanation: the details/explanation for the amount transferred;
[max. 240 characters: A-Z; a-z; 0-9]
- amount: the transfer amount. Mandatory format: 9999.99;
[max. 20 characters; 0–9]
- statisticalCode: the statistical code of the transaction;
[max. 20 characters: 0-9; this is not a required field]
- explanation:
[max. 240 characters: A-Z; a-z; 0-9; this is not a required field]
- amount: the transfer amount. Mandatory format: 9999.99;
[max. 20 characters; 0-9; this is not a required field]

Completed file sample:

	A	B	C	D	E	F	G	H	I	J	K
1	foreignCurrencySymbol	payerAccount	amount	priority	paymentMethod	transferConfirmation	documents	commissionsFees	SWIFTbeneficiaryBank	beneficiaryAccount	beneficiaryName
2	EUR	RO830TPV1100	2750 S	OP	SWIFT			SHA	RLNWATWWXXX	AT87320000000000000000	LKW WALTER

Step

2:

:

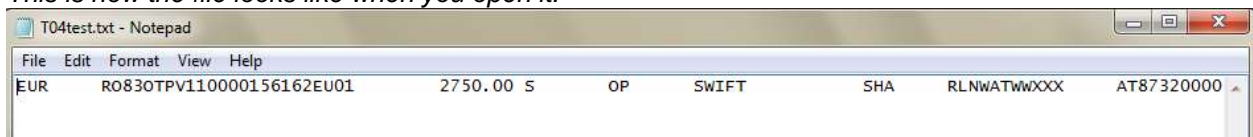
- After you complete the data specified in step 1 above, delete the header of the table. The first row of the file will be the firsttransfer information; the row may not be left empty.

	A	B	C	D	E	F	G	H	I	J	K
1	EUR	RO830TPV1100	2750 S	OP	SWIFT			SHA	RLNWATWWXXX	AT87320000000000000000	LKW WALTER

Step 3:

- Save the file in *.txt format.
[In Excel: File/Save as/Save as type – select the **Text (tab delimited) (*.txt)** option]

This is how the file looks like when you open it:



- Save the file to the specific target location and with a name that you can easily find when you need to import the file into your Internet Banking service.

The file size may not be larger than 5 MB.

3.7. Cards menu

Select the *Cards* menu if you need more information about your own bank cards or subcards.

The list of your bank cards appears on the mid-section of the page.

Accounts
Payments
Investments funds
Savings
Sign transactions
Cards
Electronic RM
Settings

Cards

Cards
52*****792
52*****12
52*****68

Card type	Card No.	IBAN	Expiry Date
Mastercard Flat - debit (EUR)	52*****92	RO4 J01	30.06.2016
Mastercard Standard - debit (RON)	52*****12	RO490T 06	30.06.2016
Mastercard credit (RON)	52*****68	RO06 11	31.05.2015

After you select one of the cards, you get access to the following information:

1. In the interactive section where you can *subscribe for the Mastercard Reward System* loyalty program, *activate/block virtual transfers*, *report your bank card lost or stolen*.
2. The information section (the card's IBAN number, expiry date, balance, status of virtual transfers or the status in the Mastercard Reward System loyalty programme).
3. Information on pending transactions.
4. Information on the settled transactions..

Accounts

Payments

Investments funds

Savings

Sign transactions

Cards

Electronic RM

Settings

Cards

1 52*****92 52*****12 52*****68

MASTERCARD Reward System enrollment | Virtual payments blocked | Virtual payments active | Lost card reporting | Stolen card reporting

Informations 2	Values
Card No.	52*****12
IBAN	RO49106
Expiry Date	30.06.2016
Available amount	160.00
Blocked amount	144.77
Virtual payment(internet)	Da - access internet
MASTERCARD Reward System enrollment	Master Card Reward

There is no data

Transactions in pending 3

Op. Date	Explication	Currency	Amount	Fee	Card No.
02.06.2014	ENEL ENERG MUNTENIA BUCURESTI RO	RON	72.42	0.00	52*****12

Settled transactions 4

Op. Date	Explication	Currency	Amount	Fee	Card No.
01.06.2014	BILLA 124 PROMENAD C7 BUCURESTI RO	RON	5.77	0.00	52*****12

Visit the dedicated page OTPdirekt and find:

➤ A new login interface

3.8. Electronic RM menu

In the *Electronic RM* menu customers (both legal persons and private individuals) can get real-time information through the Internet Banking platform regarding the following:

- investment portfolio;

- loans in progress (loan type, currency, approved value, available balance, maturity, instalment due, interest, commissions);
- remittance for collection of debit instrumets/payments of debit instruments.
- any recorded overdues;
- insurance policies information.

To see Electronic RM notifications, click the “+” sign in the *Tools* menu, then click the option *Messages*.

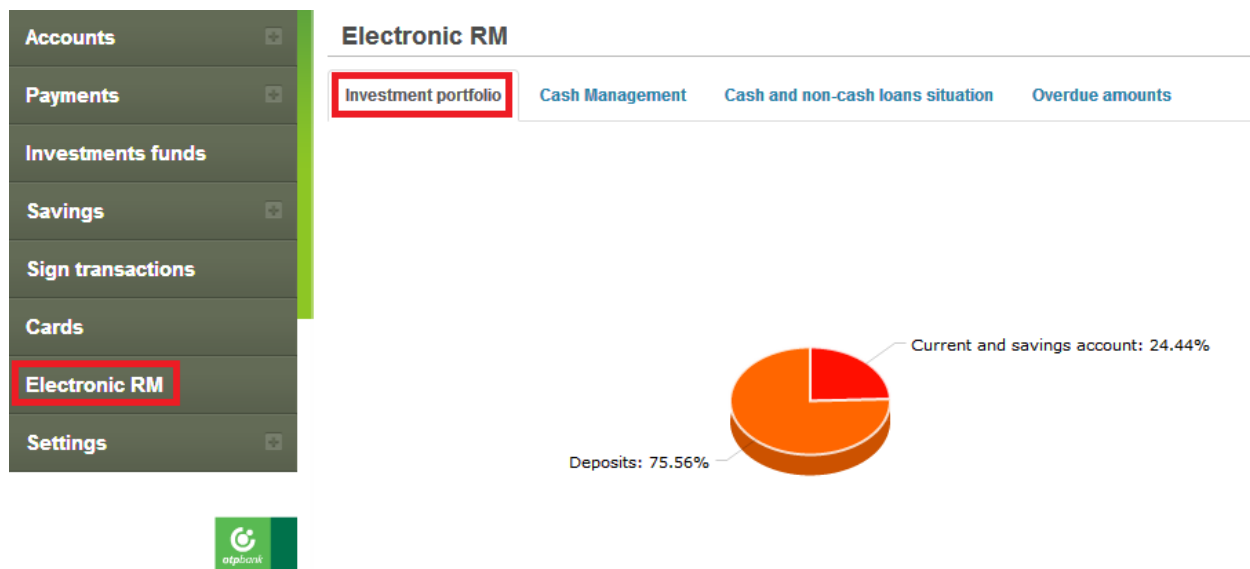
3.8.1. Investment portfolio

Here you can view the information related to you current financial situation:

- Current accounts and savings accounts
- Deposits
- Investment funds

The information presented are grouped as follows:

- currency
- amount of deposit/savings accounts
- interest of deposit/savings accounts



3.8.2. Liquidity management

Here you can get information about the remittance for collection of debit instrumets/payments of debit instruments (e.g. cheques, promissory notes and bill of exchange).

For payments of debit instrumets the following information is available:

- document type (promissory note, cheque or bill of exchange);
- series and number of document;
- the remitter bank and name;

- issuing and maturity date of the payment of debit instrument;
- the amount payable ("Amount" field);
- the amount paid for the specific payment of debit instrument ("Amount paid" field);
- the date and time of the payment of the debit instrument.

If the **paid amount is 0**, the payment has not been processed or has been rejected.

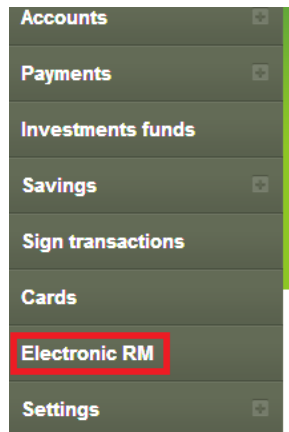
If the **paid amount is less than the full amount**, means that a partial payment was made (the balance on the current account did not provide sufficient amount for the payment).

- For collection of debit instruments the following information is available: document type (promissory note, cheque or bill of exchange);
- series and number of document; the remitter bank and name;
- the settlement date;
- issuing and maturity date;
- the amount for which the debit instrument has been issued ("Amount" field);
- the incoming amount ("Incoming amount" field).

If the **collected amount is 0**, one of the following situations can apply:

- the debit instrument has not been collected but it will happen;
- the debit instrument has been rejected by the payer (issuer).

If the **amount collected is less than the full amount**, the payer partially paid the debit instrument.



Accounts

Payments

Investments funds

Savings

Sign transactions

Cards

Electronic RM


Settings

Electronic RM


Investment portfolio **Cash Management** Cash and non-cash loans situation Overdue amounts

Incoming Promissory notes and Cheques

Document type	Series/ No of document	Remitter bank	Remitter name	Settlement date	Issuing date	Maturity date	Amount	Incoming amount
BO	RNCB3AG0061463	BANCA COMERCIALA ROMANA S.A.	SC JUN COM SRL	01.02.2010	24.12.2009	28.01.2010	7.66	7.66
BO	RNCB3AG0214183	BANCA COMERCIALA ROMANA S.A.	SC PAULA SA	01.02.2010	07.01.2010	29.01.2010	706.29	706.29
BO	CARP3AA0133942	CARPATICA SA	Y SRL	01.02.2010	29.12.2009	28.01.2010	3.48	3.48
BO	RNCB3AF0078139	BANCA COMERCIALA ROMANA S.A.	SC LAC ODORHEIU SECUIESC SRL	01.02.2010	14.01.2010	29.01.2010	204.99	204.99



Would you like higher yields than interest rates on deposits?



3.8.4. Overdue amounts

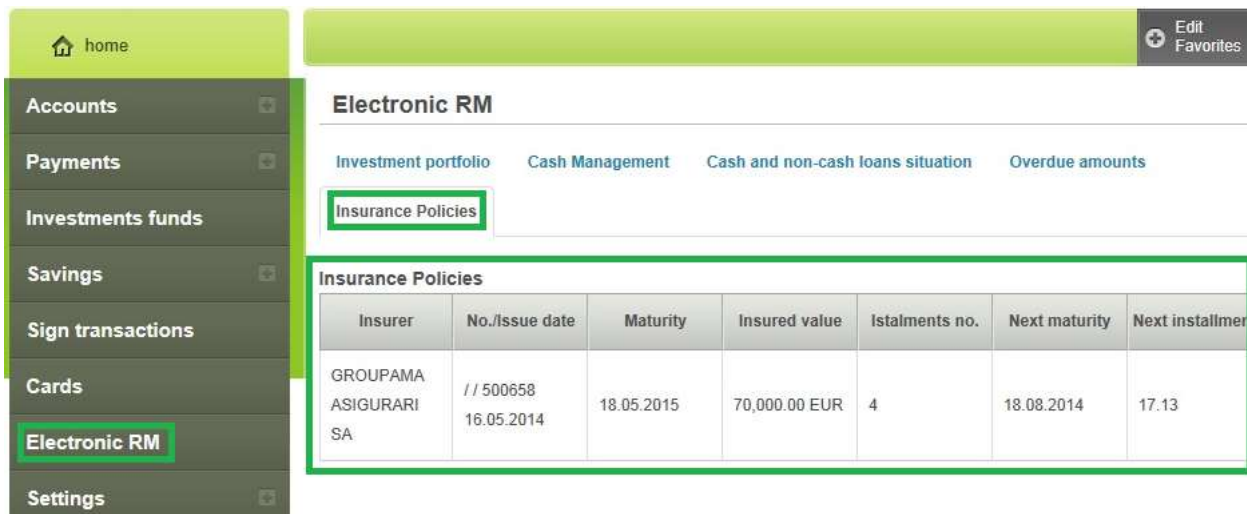
Here you get information about the following:

- loans and interest overdues
- overdue fees

If you have any debts, you are informed about the registered overdues of your loans or of any other commissions.

The commissions' overdues contains all type of commission, such as related to loans, cards, current account or any other types of charges of from a product/service contracted at OTP Bank.

3.8.5. Insurance policies



The screenshot shows the OTP Bank Romania SA Electronic RM interface. On the left is a navigation menu with options: home, Accounts, Payments, Investments funds, Savings, Sign transactions, Cards, Electronic RM (highlighted), and Settings. The main content area is titled 'Electronic RM' and contains several tabs: Investment portfolio, Cash Management, Cash and non-cash loans situation, and Overdue amounts. The 'Insurance Policies' tab is selected and highlighted with a green box. Below the tabs, there is a table titled 'Insurance Policies' with the following data:

Insurer	No./Issue date	Maturity	Insured value	Instalments no.	Next maturity	Next installment
GROUPAMA ASIGURARI SA	// 500658 16.05.2014	18.05.2015	70,000.00 EUR	4	18.08.2014	17.13

This section provides information regarding the available insurance policies which insure one or more assets as collateral for a facility granted by OTP Bank Romania.

The available information is:

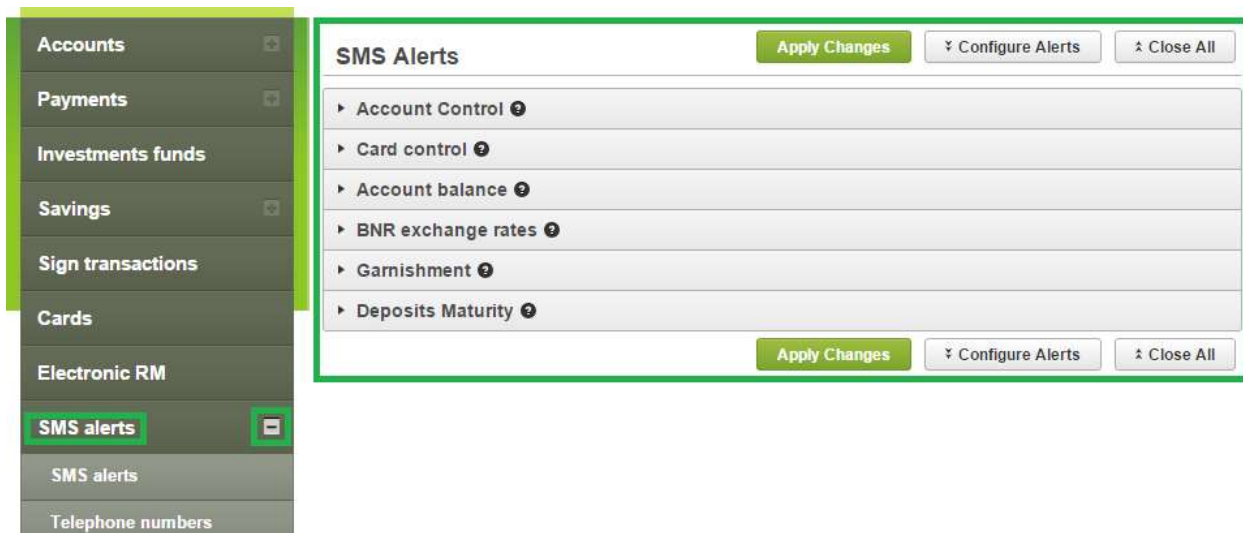
- Insurer name
- Insurance policy and issue date
- Maturity date
- Insurance value
- Installments number
- Next maturity
- Next installment amount

When the "Next instalment amount" is "0.00" and the "next maturity" is the same as the "maturity date" means that is necessary to renew the policy.

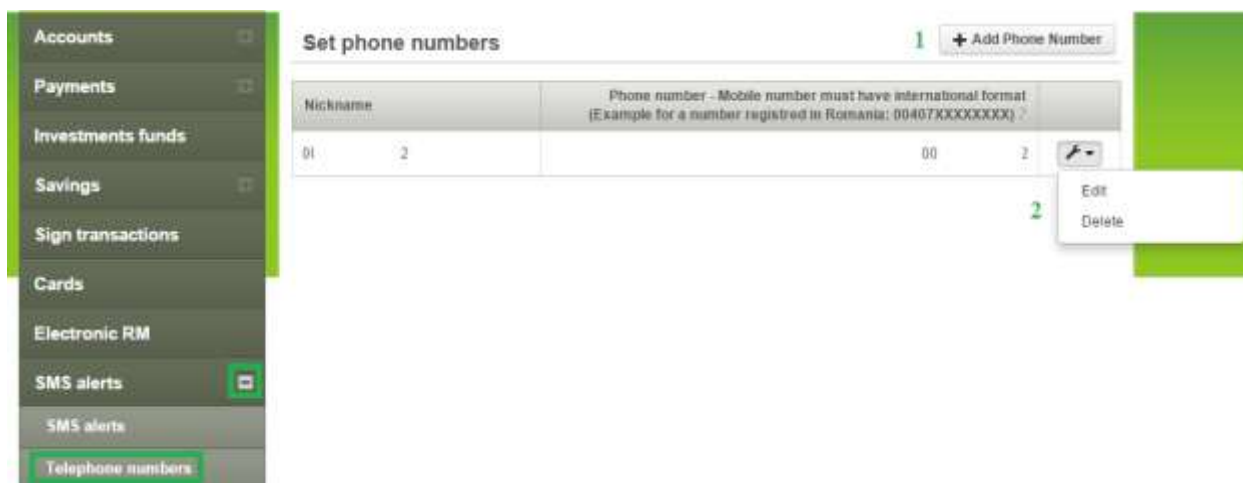
3.9. SMS Alerts menu

By using this menu you have the possibility to activate or cancel the OTPdirekt – SMS Alerts service. Also here, you can add, modify or cancel any type of alert.

Detailed informations on a certain type of alert you can see the Chapter 5 – OTPdirekt – SMS Alerts.



Use the “Telephone numbers” sub-menu to add the phone number for the sms alert.



1. In order to add a new phone number the button “+ Add Phone Number” will be pushed. The added phone number must be in international format (eg. for Romania is 00407XXXXXXX);
2. The tool button will be used to modify of delete an existent number.

➤ Account Control

- Adding an alert

SMS Alerts Apply Changes Configure Alerts Close All

Account Control ⓘ

You will receive an SMS for every payment or collection from/to your account only when the amount exceeds a threshold that you choose.

+ Create Alert

Card control ⓘ

Account balance ⓘ

BNR exchange rates ⓘ

Garnishment ⓘ

Deposits Maturity ⓘ

New Alert : Account balance ⓘ

Account
1

Debit (-) ☐ Minim amount 0

Credit (+) ☐ Minim amount 0

Phone number
6

Create Alert Cancel

Select the Account Control alert from the SMS Alerts menu and click the “+ Create Alert” button.

1. Choose the account for which you want to receive sms;
2. If you want to be notified for the amounts that will be debited from your account tick the box below “Debit (-)”;
3. A minimum amount will be chosen in order to be notified when the account will be debited;
4. If you want to be notified for the amounts that will be credited from your account tick the box below “Credit (+)”;
5. A minimum amount will be chosen in order to be notified when the account will be credited;
6. Choose the phone number from the list of existing numbers.

In order to add a new phone number push the “+” button.

- Modifying and deleting a sms alert

SMS Alerts

Apply Changes | Configure Alerts | Close All

Account Control

Status ?	Account ?	Debit ?	Credit ?	Phone number ?
<input checked="" type="checkbox"/>	Plati Card Credit RO33OTP/110	Yes + 30	No	Phone number... 1

Save Changes | + New | Change | Delete

Card control

Account balance

BNR exchange rates

Garnishment

Deposits Maturity

Apply Changes | Configure Alerts | Close All

On the right side using the tool button you can change or delete the selected alert.

➤ Card Control Alert

- Adding an alert

SMS Alerts

Apply Changes | Configure Alerts | Close All

Account Control

Card control

You will receive an SMS every time your card or subcard is used for: merchant payments, cash withdrawals, and also when you enter a wrong PIN or there are insufficient funds on the card.

+ Create Alert

Account balance

BNR exchange rates

Garnishment

Deposits Maturity

New Alert : Card Control

Card

1 [Dropdown]

Phone number

2 [Dropdown] +

Create Alert | Cancel

1. From the drop-down list choose the card for which you want to receive sms.
2. Choose the phone number from the list of existing numbers.

In order to add a new phone number push the “+” button.

- Modifying and deleting a sms alert

SMS Alerts Apply Changes Configure Alerts Close All

▶ Account Control ⓘ

▼ Card control ⓘ

Status ?	Account ?	Phone number ?	
<input checked="" type="checkbox"/>	52*****792	1 Phone number nickname	

+ New Change Delete

▶ Account balance ⓘ

▶ BNR exchange rates ⓘ

▶ Garnishment ⓘ

▶ Deposits Maturity ⓘ

Apply Changes Configure Alerts Close All

On the right side using the tool button you can change or delete the selected alert.

➤ Account Balance Alert

- Adding an alert

SMS Alerts Apply Changes Configure Alerts Close All

▶ Account Control ⓘ

▶ Card control ⓘ

▼ Account balance ⓘ

You will be informed at the start of the day which is the account balance for your chosen account (current account, saving account or card account) and you will know how to plan your cash.

+ Create Alert

▶ BNR exchange rates ⓘ

▶ Garnishment ⓘ

▶ Deposits Maturity ⓘ

New Alert : Account Balance ⓘ

1 Account

2 Frequency ☐ Daily ☐ Weekly ☐ Monthly

3 Phone number +

Create Alert Cancel

1. Choose the account for which you want to receive sms;

2. Choose the sms frequency.
3. Choose the phone number from the list of existing numbers.

In order to add a new phone number push the “+” button.

- Modifying and deleting a sms alert

SMS Alerts

Apply Changes

Configure Alerts

Close All

Account Control				
Card control				
Account balance				
Status ?	Account ?		Frequency ?	Phone number ?
<input checked="" type="checkbox"/>	91-HU01 RO91OTPV110	HU01	Weekly Day: Wednesday	1 Phone number...
<input checked="" type="checkbox"/>	74-US02 RO74OTPV1100	S02	Monthly Day: 29	1 Phone number...

Save Changes

New Alert

BNR exchange rates				
Garnishment				
Deposits Maturity				

Apply Changes

Configure Alerts

Close All



- Change
- Delete

On the right side using the tool button you can change or delete the selected alert.

- BNR exchange rates, Garnishment, Deposits Maturity Alerts

SMS Alerts Apply Changes Configure Alerts Close All

- Account Control ?
- Card control ?
- Account balance ?
- BNR exchange rates ?**

You will receive the daily BNR exchange rates (from Monday to Friday), immediately after 13:00 (for the main currencies: EUR, USD, CHF, GBP, HUF).

+ Create Alert
- Garnishment ?

You are informed in time about your garnishments. SMS alert contains information about: garnishment amount, currency and number of the file.

+ Create Alert
- Deposits Maturity ?

You will receive an SMS three wo

+ Create Alert

Alerta noua : Curs BNR ?

Numar telefon

+

Creaza Alerta Anulare

Choose the phone number from the list of existing numbers. In order to add a new phone number push the “+” button.

On the right side using the tool button you can change or delete the selected alert.

3.10. Settings menu

Select the option *Change Password* to change the access code used for authentication.

To change your access code, type your current access code once and your new access code twice in the appropriate fields and click *Save*.

Accounts
Payments
Investments funds
Savings
Sign transactions
Cards
Electronic RM
Settings
Change password
Personal info
Messages

Change Password

to be the minimum length 3

Current Password
New Password
Re-type New Password

Save
Cancel

Here you can view the messages and documents received from and sent to the bank.

If you want to write a message to the bank, click the *Messages* button.

Accounts
Payments
Investments funds
Savings
Sign transactions
Cards
Electronic RM
Settings
Change password
Personal info
Messages

My Messages

Search

Search

Messages
Documents

Write a message

Date	Description	Response
02.02.2014	test	[Endre Istvan] Test

Items 10

< 1 >

Click the *Personal info* menu option to change your personal details and other elements related to the application. The information you enter is stored in the bank's database. If you click the *Promotions* option, the bank will send you advertising materials to the specified email addresses.

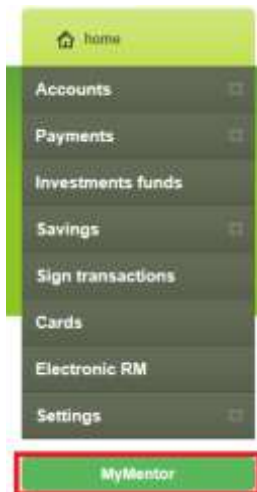
3.11. "MyMentor" Menu

3.11.1. Introduction

MyMentor is a facility for individual customers, free of charge. This is a tool for economic analysis of all costs and revenue and will have the following characteristics:

- Categorize transactions by type - each transaction can be categorized so as to provide a clear picture of income and expenses
- Adding new categories or subcategories or delete them, and change the names of existing categories
- Splitting a transaction into several categories - if you want a division of transactions into several categories
- Automatic Classification of card payments - most card transactions are automatically categorized
- Expenses / income presented graphically (charts and columns) for an easy evaluation of the economic situation
- For a more complete categorization of expenses and incomes can enter "tags".

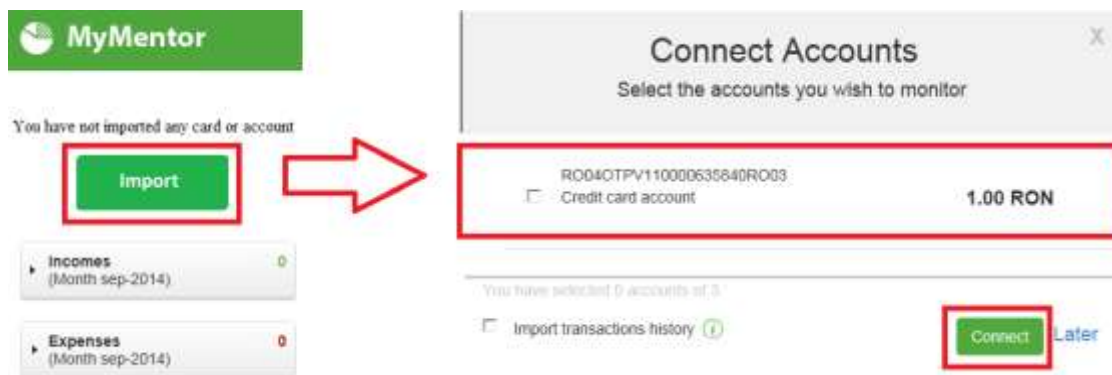
3.11.2. Description of the application menu



MyMentor application can be accessed from MyMentor button at the bottom of the main menu.

3.11.3. Data input

At first login, the application will not contain data, they will be imported or entered by the user. The user can choose to import his data related to transactional accounts / cards held at OTP Bank by using the "Import" button, and choosing an account.

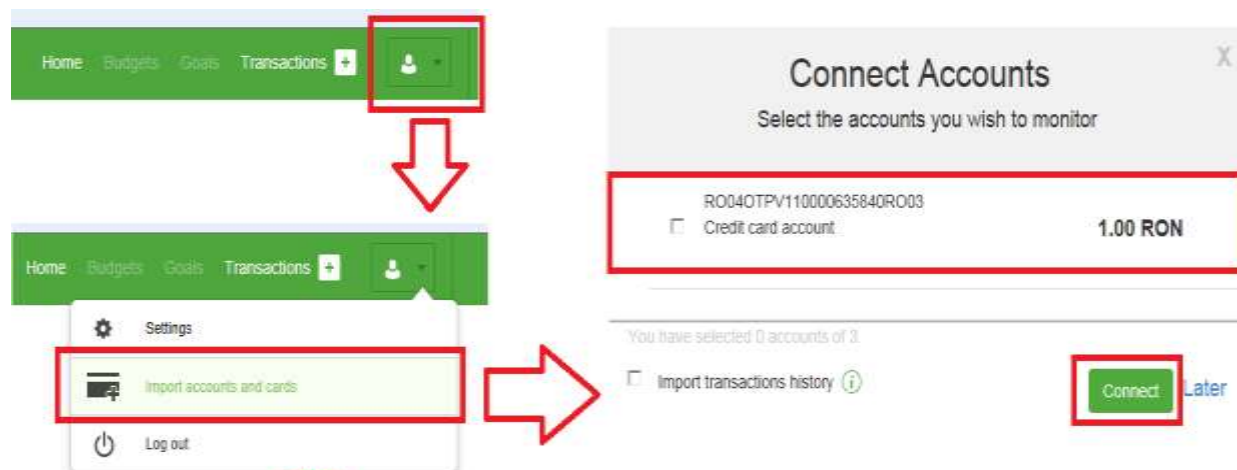


To import account transactions, please check "Import Transactions History".

ATTENTION

Importing transactions accounts can be made for a period of maxim three months and can take a few moments.

Or by using the button "User", "Import accounts and cards" and choosing an account.



Also you can add cash transactions, income and expenses with the help of button "+".

Where fields have the following meaning:

1. It will be chosen if the nature of the transaction is income
2. It will be chosen if the nature of the transaction is expense
3. To be completed with the description of that transaction
4. Choose the date on which the transaction it was made
5. To be completed with the transaction amount
6. It will be chosen one of the existing categories. Thus, each transaction will be categorized for ease of management of income and expenses
7. For a secondary categorization it shall be completed Tag field with one of the user options
8. Press the Save Button.

Accounts		Amount
58-RO01	1	11.95 RON
31-RO02		707.84 RON

After filling in with transactions it can be seen in the aria (1), on the left side of the screen, the accounts that have been attached, and an overview of revenues and expenses in the area (2) and (3)

► Incomes	2	39
(Month sep-2014)		

► Expenses	3	18.3
(Month sep-2014)		

Available amount 19.79 RON
(Month sep-2014)

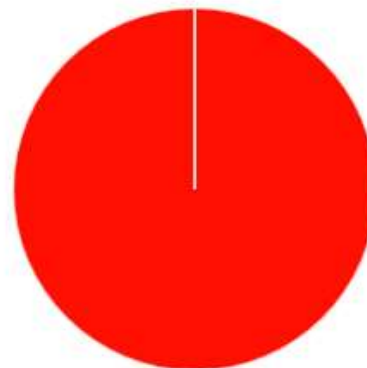
The total income and expenses are presented as diagram on the main page based on selected categories.

Expenses



✓ Alte cheltuieli	60	✓ Combustibil	2
✓ Supermarket	7	✓ Telefonie	4
✓ Medical	6	✓ Minimarket	0
✓ Restaurant	9	✓ Restaurant	9

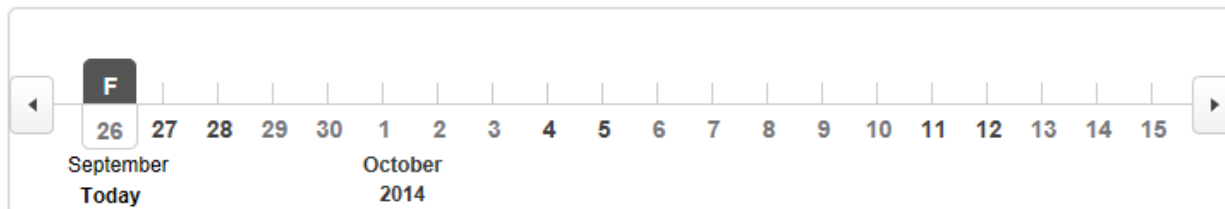
Incomes



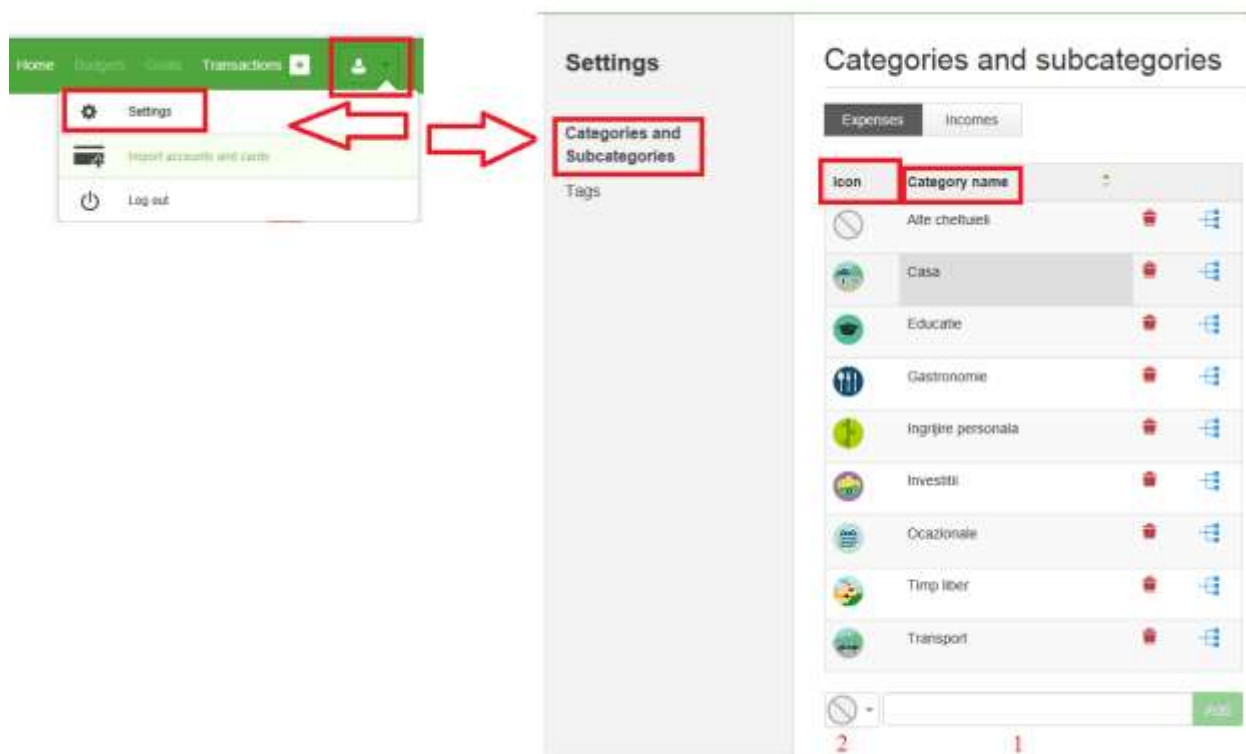
✓ Alte venituri	39
-----------------	----

If you wish to insert income and expenses in a future period use the Events for the next days menu, selecting the type of transaction: income or expense.

Events for the next days



To add / change a "Category" use "User" button-> option "Settings" and select the menu Categories and Subcategories. If you want change a "Category" then it will be used column "Name Category" to change the name and column Icon to change representation.



If you want to insert a new category, then:

1. Choose a picture from existing
2. Name the new category

Use the Add button

To add / change a "Tag" use the "User" button -> option "Settings" menu and select Tags. If you want to change a Tag name then use "Tags" column. The "Recycle Bin" will be used to delete a tag.



If you want to insert a new tag, then:

1. Name the new Tag
Use the Add button

3.11.4. View and modify

Transactions can be viewed as chart or columns by calling the "Transactions" tabular form.

Welcome, [User Name]
Last connection: 26.09.2014 15:53:18

Home Budgets Goals Transactions + [User Icon]

Back to OTPdirekt
Close session 14:54

Display data types: **Table** Pie Columns

+ New Transaction Split [Recycle Bin Icon]

1 / 6 pag [Previous] [Next]

Data	Details	Total	Category
24.09.2014	5275***** SALE la HELP NET FARMA	17.16 RON	Medical
	22.09.2014		

1 2 3 4 5

In tabular form you can add a new transaction using the "New Transaction" button, delete a transaction using the "Recycle Bin" button, divide a transaction into multiple transactions using the "Split" button. Also changes can be made to a transaction, by making double-click on the operation:

1. Date of transaction
2. Description of the transaction
3. The amount of the transaction
4. Category transaction
5. The "Pencil" button, help us to make changes to the transaction, including the transaction tag.

Edit Transaction

Details Incasare OP-1 [REDACTED]

Data 26.09.2014 [icon]

Amount 1 RON [icon]

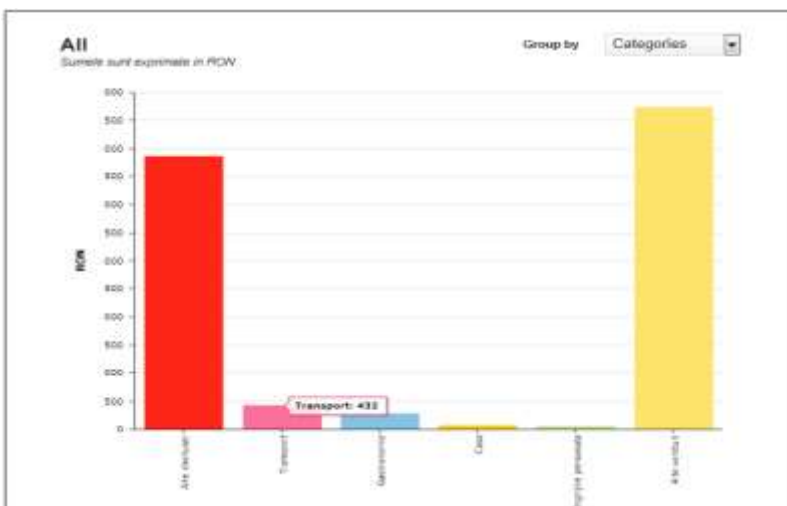
Category ☐ Alte venituri [icon]

Tag Uncategorized [icon]

Save



Presentation Chart displays graphically the costs and revenues. They can be differentiated using the filter "Group By". At the bottom you can find the categories that are in the shape of the diagram. If you want to return to tabular view please use the button on the bottom right.



Presentation Columns will display graphically costs and revenues. They can be differentiated using the filter "Group By"

Filter Reset

1 2 3

All Expenses Incomes

4

From 5 01.09.2014

to 26.09.2014

Select tags 6

Select category 7

a. All forms of view for costs and income have a filter that helps to extract certain types / categories per period:

1. You can select all transactions.
2. You can select only costs
3. You can select only income
4. You can search by transaction description
5. You can select a specific period
6. You can select transactions with a certain tag
7. Transactions can be selected from a category

To reset filters it will be used "Reset" button.

Accounts	Amount
58-RO01	12.95 RON
31-RO02	707.84 RON

On the main page you can find the costs and income grouped by Category

Incomes 40
(Month sep-2014)

Expenses 18.3
(Month sep-2014)

Available amount 720.79 RON
(Month sep-2014)

To return to your Internet banking application use the Back to OTPdirekt button

Back to OTPdirekt
Close session 12:22

Chapter 4 – OTPdirekt – SmartBank

1. General information

The SmartBank platform is available from all mobile phones with Internet access. The application can be downloaded from the online stores of Google Play or Apple Store or directly from the bank's mobile website at m.otpbank.ro.

Like OTPdirekt - Internet Banking, the SmartBank service also has an informational interface (exchange rates, Find ATM, contact us and preferences) and a transactional interface (OTPdirekt). The difference is that no authentication is needed on the informational interface of SmartBank.

2. Customer authentication

You have to complete all authentication elements at the first login as specified in your contract (with or without a bank card) and enter the token code:

Authentication with a bank card

Authentication without a bank card

Token code

Authentication with a bank card

- **Username:** (the last 10 digits of the debit/credit card)
- **Password:** the 3-digit access code; the first time you log in, it is the last 3 digits of your client code)

Authentication without a bank card

- **Client code** (the bank system's registration code displayed on the first page of your OTPdirekt contract)
- **Username** (the alphanumeric password you chose upon concluding your contract)
- **Password:** the 3-digit access code; the first time you log in, it is the last 3 digits of your client code)

Starting from your *second login*, you only need your access code to login and the token code for each transaction.

You can alternate between the two authentication methods (with or without a card) depending on the items specified in your contract and those you intend to use (e.g. if you have a bank card issued by OTP Bank Romania but you also specified an username in your contract in case you do not have your card with you, then you can enter your client code, username and password).

Notes:

- Username:

= for the authentication with a bank card: the last 10 digits of your bank card: the bank card has 16 digits number, the last 10 are used within the OTP Bank network;

= for the authentication "without a bank card": the alphanumeric password (available characters: letters, numbers, @, ., _, -) you specified upon concluding your contract.

- The **Access code (Password)** is a 3-digit code. When you first login, the password is the last 3 digits of the IBAN code, the 3 digits before the account's currency code (e.g. IBAN: RO42OTP110000047725RO01, so the password (access code) will be automatically 725). This password is also identical with the last 3 digits of the client ID found in your contract. When you first log in, the system requests that you change your password (access code). You can change your password using the automated telephone service, the bank website or the SmartBank application, i.e. so only you will know it. In addition, you can change this 3-digit code any time, for instance if you suspect that the code has been compromised. See the chapters on the Automated telephone service and the login to the Internet Banking service. If you forget your password (access code) the client must add, your password (access code) will be reset to the last 3 digits of the client account.

- **Client code:** the bank system's registration code.

- Token code:

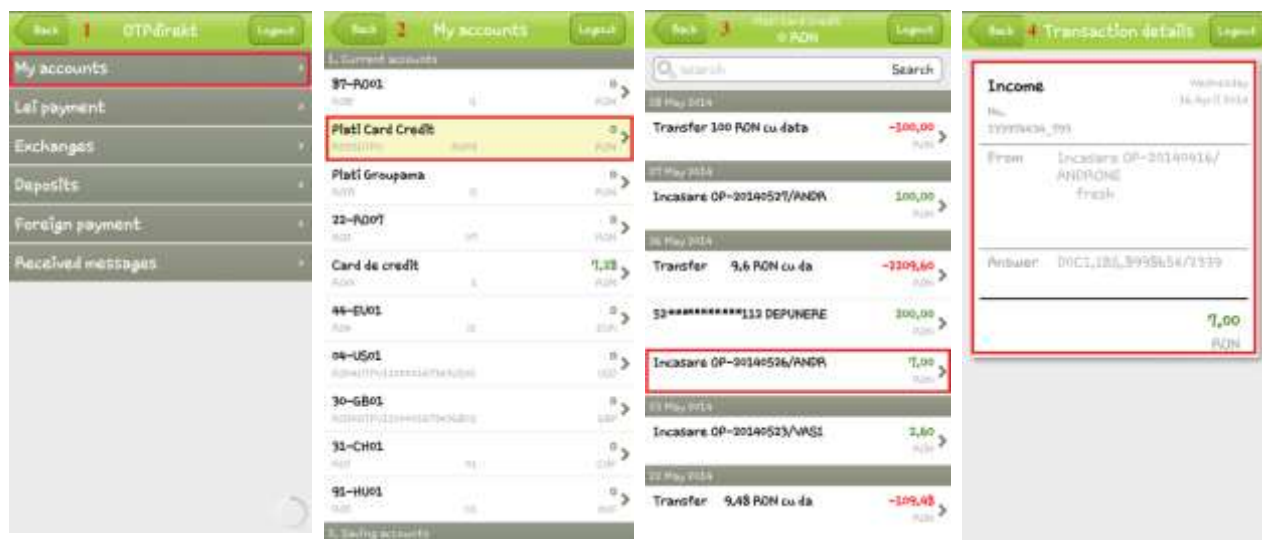
- after you sign your OTPdirekt contract, the legal entities will receive a token device that generates an 8-digit code based on a secure algorithm. To generate the code, push the button on the token device.
- individuals with OTPdirekt service receives a virtual token that will be received by SMS to the phone number specified in the OTPdirekt contract.
- the virtual token code is sent to the mobile phone number specified in your OTPdirekt contract. The phone number can be changed at any time in a branch by modifying your OTPdirekt contract. You can also use the *Settings* menu of your Internet Banking service to change the phone number.

3. Menu description

3.1. OTPdirekt menu

3.1.1. My accounts

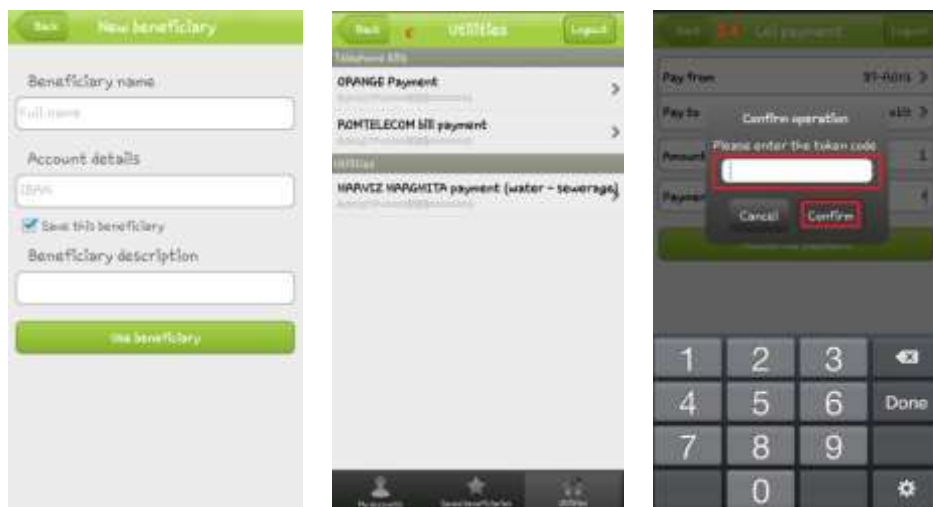
1. Select the *OTPdirekt* option and to see your financial status, by selecting *My accounts*.
2. Select the account in order to view the last transactions.
3. Select the transaction in order to see the details.



3.1.2. Lei Payment

1. Select the *Lei Payment* menu:
 - for transfers between own accounts
 - RON transfers to accounts managed by other banks or by OTP Bank Romania
 - utility payments (Orange, Telekom Romania Communications S.A., Harviz Harghita)
2. Enter the required information:
 - 2.1. Select the account from which you want to make the payment;
 - 2.2. Select the beneficiary type (one of my own accounts (a), payment of a saved beneficiary (b) or utility fee(c)) or tap the "+" sign to enter a new beneficiary's data;
 - 2.3. The transferred amount.
 - 2.4. Tap *Authorize payment*, enter the token code and tap *Next* again to sign the transfer



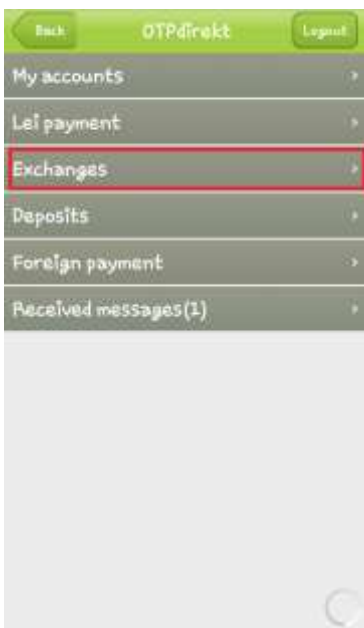


3.1.3. Exchange

Complete the fields required for foreign exchange:

1. Select the account from which you want to initiate the foreign exchange;
2. Select the account in which will be transferred the changed amount; 3. Enter the exchanged..

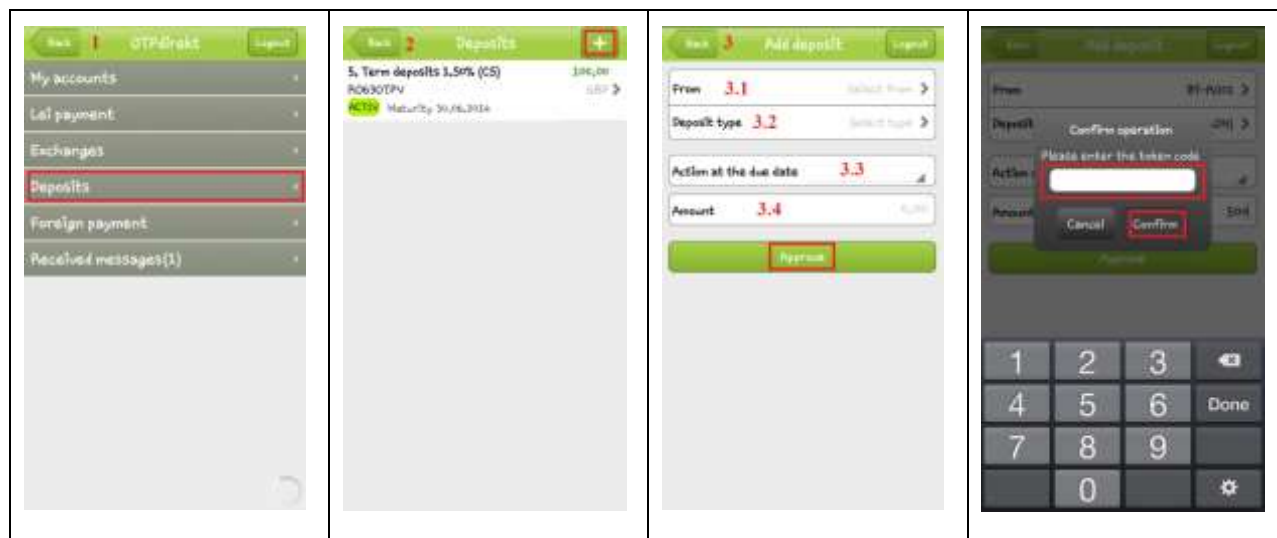
Tap *Next*, enter the token-generated code and tap *Next* again.



3.1.4. Deposits

1. Select the *Deposits* menu
2. Tap the “+” button
3. Complete the required fields:
 - 3.1 Select the account from which you want to create the deposit;
 - 3.2 Select the deposit type;
 - 3.3 Select the prolongation type;
 - 3.4 Enter the deposit's amount.

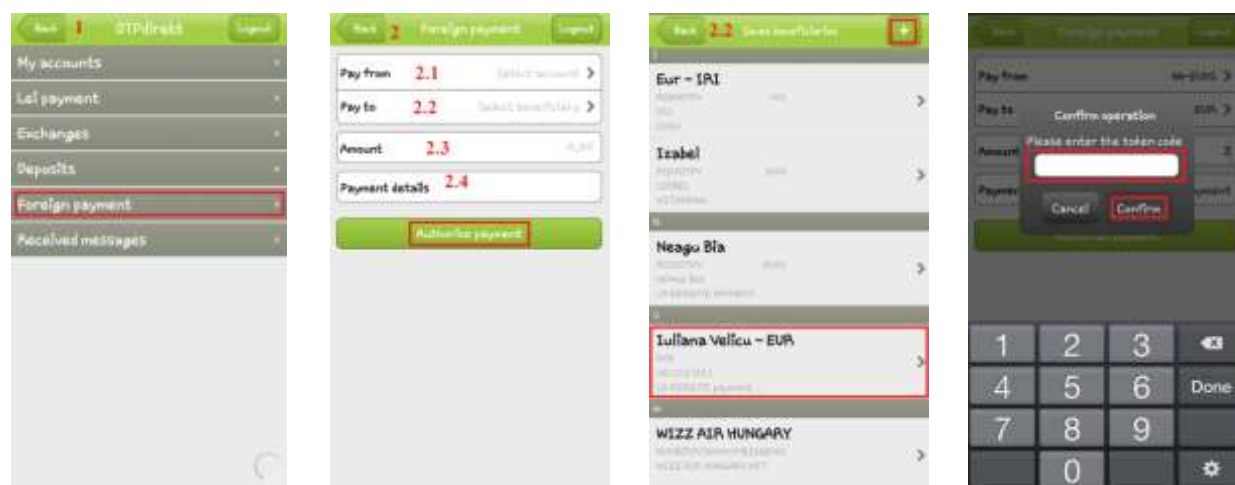
Tap *Approve*, enter the token code and tap *Confirm* again.



3.1.5. Intrabanking foreign currency payment

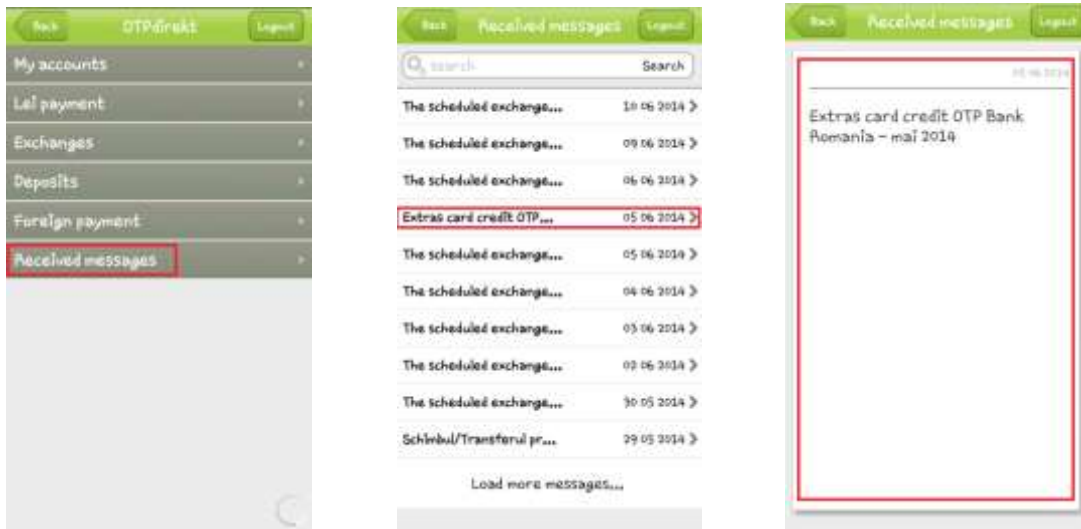
1. Select the *Foreign payment* menu
2. Complete the required fields:
 - 2.1 Select the account from which you would like to make the payment;
 - 2.2 Select the beneficiary (you can select a beneficiary already defined on OTPdirekt - Internet Banking or tap “+” to enter a new beneficiary)
 - 2.3 Enter the transferred amount..

Tap *Authorize payment*, enter the token code and tap *Confirm* again.



3.1.6. Messages received from the bank

1. Select the *Received messages* menu



3.2. Exchange rate menu

You can access the *Exchange rates* menu without authentication. Here you can see the exchange rates of OTP Bank Romania.

3.3. Find ATM menu

You can enter the *Find ATM* menu without authentication. Using this service you can find the nearest branch to you, also the exact locations of the ATMs using the Google map.

3.4. Contact menu

You can enter the *Contact* menu without authentication. Here you can find out who to contact in the following situations:

- Lost bank card: phone
- Mobile/Internet Banking: phone or email
- Products and services: phone or email
- Other inquiries: phone or email

1.1. Favourites menu

Use the *Favourites* menu to select the language of the SmartBank application (Romanian, English or Hungarian).

Chapter 5 – OTPdirekt – SMS Alerts

1. General information

OTPdirekt's SMS Alerts service of OTP Bank Romania is designed for customers who desire a higher mobility of their real-time information. This service provides access to OTPdirekt functions via SMS.

OTPdirekt's SMS Alerts service sends text messages to the bank's customers.

SMS Alerts allows only one-way communication, from the bank to the customer. It does not allow sending text messages the other way around; from the customer to the bank (in other words, the customer receives SMS messages for information only).

The customer specifies in the contract for what event he wants to receive SMS and if such an event occurs (e.g. an amount over RON 100 is credited to the customer's account), the customer receives a real-time SMS about the specific event.

This product is available to all bank customers including individuals, self-employed persons or legal entities (retailers and enterprises).

You can use OTPdirekt - SMS Alerts service in two ways:

1. in a package with the other channels (Contact Center, Internet Banking and SmartBank): you subscribe for the full OTPdirekt package and get information and transaction access on all channels (Internet, phone, SMS).
2. individually: you only get access to the information sent to you by SMS (alerts), you cannot perform any transaction and cannot access information on other channels (Internet and phone).

To use the service, you need a device (mobile phone) capable of receiving text messages. One precondition for receiving these notifications is that the device is part of a European mobile network.

2. Methods of notification. Operating mode

Depending on the customer's individual needs, OTPdirekt - SMS Alerts service can send eight types of alerts. Available alert types:

- Account balance
- Current account control
- Card control
- RNB exchange rate
- Collection payment instruments
- Electronic RM
- Deposit maturity
- Garnishments

2.1. Account balance

a) Description of the notification

The customer receives the balance of the account specified in the contract in a text message. The notification is sent to the designated phone number.

The customer completes the following in the contract concluded for OTPdirekt's SMS Alerts service:

- the account number for which the customer want to be notified (you can list any number of accounts);
- the phone numbers to which the notifications will be sent. A maximum of 4 mobile phone numbers may be designated for a single bank account. The notification is sent to all phone numbers at the same time. If you want to receive notification about multiple accounts, you can designate different phone numbers for each account (the only limitation being that no more than 4 mobile phone numbers may be specified for each account). The service can be used to send notifications about a single account to multiple mobile phones.
- frequency of sending SMS messages. Options:
 - daily
 - on a specific day of the week (e.g. every Friday)
 - on a specific day of the month (e.g. the 30th day of each month). If the month is shorter than 30 days, the SMS is sent on the last day of the month.

b) SMS format

You get an SMS of the following format about your account balance:

OTPdirekt; On [Date] the balance of your account no. [Account] is [Amount] [Currency]

c) Parameters explanation:

-[Date]: the day when the account balance is sent. Date format: dd-mm-yyyy

-[Account]: reference to the account number to which the balance belongs (e.g. account number RO50OTPV110000000123RO01 is indicated as 50 - RO01)

-[Amount]: the account balance

-[Currency]: the currency of the account

d) Message sample:

„OTPdirekt; On 04-07-2007 the balance of your account 50-RO01: 917.03 RON”

e) Operating time:

The SMS of the account balance is sent once every weekday (Monday through Friday) after 08:31 a.m.

Notes:

✓ if the day designated for sending the account balance falls on a bank holiday (e.g. December 1 is a Wednesday), the bank will send the balance valid at the closing of the previous day (in this example the SMS is delivered to the customer on Wednesday morning but with the balance as of Tuesday EOB; of course, the same balance will be sent on Thursday morning).

✓ if the day designated for sending the account balance falls in a weekend (e.g. the 30th day of a month is a Saturday) then no SMS is sent. The bank only sends text messages to its customers Monday through Friday.

✓ if the contract specifies that the account balance is sent by SMS every Wednesday and on the 30th day of the month and the 30th day of a given month is a Wednesday, then the customer will receive 2 text messages.

As a general rule, the customer receives SMS alerts as specified in the contract. The IT system cannot check if the customer has conflicting settings; therefore, caution must be exercised when concluding contract.

2.2. Current account control

a) Description of the notification

If you choose this notification option, you get SMS information about the following transaction types completed on your account:

- **Account Credited** regardless of the transaction type that serves as the basis for the credit (e.g. closing a deposit, collection, etc.). You can decide whether you want this option (if you do not specifically want to be notified of any amount is credited to your account, you can opt for the SMS option only for account debits).

The customer can also specify a limit above which the SMS alert is sent. If the amount credited is lower than the limit specified, the bank does not send a notification.

- **Account debited** regardless of the transaction type that resulted in the debit (e.g. foreign exchange, transfer, current account debited by bank card use, etc.). You can decide to take this option or not (if you do not want to be notified of your account being debited, you can opt for the SMS option only for account credits). The customer can also specify a limit above which the SMS alert is sent. If the amount debited is lower than the limit specified, the bank does not send a notification.

Using this notification, you are informed about the account movements enabling you to have real-time control over your account. This notification is primarily for information purpose.

In addition to the amount limit, you can specify up to 4 mobile phone numbers, to which the bank will send the notification at once. If you want to receive notification about multiple accounts, you can designate different phone numbers for each account (the only limitation being that no more than 4 mobile phone numbers may be specified for each account). The service can be used to send notifications about a single account to multiple mobile phones.

b) SMS format

You get an SMS of the following format about the amount credited/debited to your account:

OTPdirekt; Account: [Account];[Date]; [Transfer description] Amount: [+/- amount of transaction] [Currency]; Balance: [Amount][Currency]

c) Parameters explanation:

- **[Account]:** reference to the account number being credited/debited (e.g. account number RO50OTPV110000000123RO01 is indicated as 50 - RO01)
- **[Transfer description]:** the explanation of the debit/credit transaction. The text may be up to 70 characters long to fit into the limitations of a standard SMS (160 characters).
- **[Date]:** the day when the transaction (debit/credit) was completed. Date format: dd-mm-yyyy.
- **[+/- transaction amount]:** the amount of the debit/credit (full value). If the account was credited, there is a "+" sign in front of the transaction amount. For debits a "-" operator is used.
- **[Currency]:** the currency of the current account
- **[Amount]:** the account balance after the debit/credit (full value)

Message sample:

- *Account debited:*

- account debited after a bank transfer

“OTPdirekt; Account: 50-RO01; 22-06-2007; Transfer Money order / DOK: 14 – Beneficiary: Electrica Bucharest; Amount: 35.24 RON; Balance: 254.81 RON”

- account credited by card transaction:

“OTPdirekt; Account 50-RO01;29-06-2007; 5275*****00323 ATM CASH OTP BANK BUKAREST; Amount: +300 RON; Balance: 900.14 RON”

- account debited by foreign exchange:

“OTPdirekt; 02-07-2007; Account 50-RO01 Exchange 630 RON / 200 EUR at exchange rate 3.15 on day 02. Amount: - 630 RON; Balance: 932.03 RON”

- *Credit to the account*

- credit by collection:

“OTPdirekt; Account: 50-RO01; 29-06-2007.; Collection of money order-145/Ana Matei: countervalue of sum owed; Amount: +68.03 RON; Balance: 1371.80 RON”

- after closing a credit deposit:

“OTPdirekt; Account: 50-RO01; 28-06-2007; deposit closed 2532.13-725. RON.01/1100 – closing; Amount: +100 RON; Balance: 124.81 RON”

e) Operating time:

The Current Account Control alert is sent daily between 8:00 a.m. and 9:00 p.m. if the conditions specified by the customer is fulfilled: the amount debited/credited to the account is above the limit the customer selected. Under appropriate technical circumstances, the SMS informing about a movement on the account (an amount above the customer-specified limit is credited or debited) arrives to the specific phone number within 2 minutes.

2.3. Card Control

a) Description of the notification

The Card Control service notifies the customer every time the bank card is used. The bank sends a notification about the following card-related events:

- *Card transaction* (the event affects the balance of the card's account):

I.1. **Payments.** This is where all payment methods are found (retail location/POS terminal or virtual environment/Internet);

I.2. **Cash withdrawal.** Cash withdrawal from an ATM or on a POS terminal at locations equipped with such devices.

- *Card event* (the event does not affect the balance of the card's account);

II.1. **Incorrect PIN code.** If an incorrect PIN code is entered at the ATM or the POS terminal;

II.2. **Insufficient funds.** If the amount of the planned payment or cash withdrawal exceeds the amount available on the account.

This notification type is valid for all OTP Bank cards (debit/credit cards, private and company cards, co-branded or transparent cards).

In the contract you can specify the bank cards you wish to receive notification. The bank sends all notifications to the same phone numbers regardless of the bank card. Notifications about multiple cards are sent to multiple phone numbers.

The Card Control notification service offers real-time control over the card usage to prevent any inconvenience due to theft or fraud. This notification is primarily for card control and security, alerting the customer if the card is used in commercial transactions, ATM cash withdrawals, if an incorrect PIN code is entered or if a transaction exceeds the available balance of the card is attempted.

b) SMS format:

- **CARD TRANSACTION** (affects the balance of the card's account);

OTPdirekt; Card number: ***[Card]**; Date: **[Date: Time]**; Amount: **[Amount][Currency]**; **[Description]**

- **CARD EVENT** (does not affect the balance of the card's account);

OTPdirekt; Card number: ***[Card]**; Date: **[Date: Time]**; **[Description]**

c) Parameters Explanation:

-**[Card]**: the last 4 digits of the bank's card for which the notification is sent

-**[Date: Time]**: the date and time of the card use in dd.mm.yyyy:hh:mm:ss format.

-**[Amount]**: the amount used with the card

-**[Currency]**: the payment currency

-**[Description]**: description of the card use event. This field contains the following:

- i. the system response: SUCCESSFUL TRANSACTION, INCORRECT PIN, INSUFFICIENT FUNDS
- ii. the type of transactions the card is used:
 - a. PURCHASE
 - b. CASH WITHDRAWAL
- iii. the name of the card accepting location: the name of the POS or ATM operator where the card was used. Example: OTP Bank Romania, Electrica Bucharest.
- iv. the terminal ID designating the physical place where the card was used. Possible IDs:
 - a. a text designating the site. Example: OTP BANK SMB (the card was used in the Bucharest branch of OTP Bank)
 - b. a number that identifies the POS terminal or the ATM where the card was used. Example: 1656165

d) Message sample

- *Card transaction:*

- Cash withdrawal from ATM:

"OTPdirekt; Card no.: *0178; Date: 05.07.2007:12:56:54; Amount: 50 RON; SUCCESSFUL TRANSACTION, CASH WITHDRAWAL, OTP BANK BUCHAREST RO: OTP BANK - SMB"

- Card purchases:

"OTPdirekt; Card number: *0178; Date: 01.07.2007:15:39:38; Amount: 3.50 RON; SUCCESSFUL TRANSACTION, PURCHASE, SWEETSHOP RESTAURANT BUKAREST RO: 14325018"

■ **Card event:**

- **Incorrect PIN code:**

"OTPdirekt; Card number: *0178; Date: 05.07.2007:12:56:36; INCORRECT PIN CODE, PIN CHANGE, OTP BANK BUCHAREST RO: OTP BANK - SMB"

- **Insufficient funds:**

"OTPdirekt; Card number: *1354; Date: 07.07.2007:16:16:36; INSUFFICIENT FUNDS, CASH WITHDRAWAL, OTP BANK BUCHAREST RO: OTP BANK - SMB"

e) Operating time

The bank sends the Card Control alert every time the card is used and it is related to an event to which the service applies, regardless of the time and location or whether it is a banking day or a banking holiday.

Under appropriate technical conditions the customer receives an SMS about the card being used in 2 minutes. If the customer subscribes for both the Current Account Control and the Card Control, the bank will not send an SMS about the debits following the transactions completed with a card as the information is already included in the Bank Card Control alert.

2.4. RNB exchange rate

a) Description of the notification

The *RNB exchange rate* service automatically sends the exchange rate of the Romanian National Bank Monday through Friday right after 1:00 p.m. (after the official listing is published on the RNB website at www.bnr.ro) as requested by the Customer in the OTPdirect contract.

The SMS lists the exchange rates for the key currencies (e.g. EUR, USD, CHF, GBP, HUF) and the notification is sent to the mobile phone number(s) previously specified by the customer in the contract. Up to 4 mobile phones may be specified and they receive the notification at the same time.

b) SMS

OTPdirekt; the RNB official exchange rates on [Date] are as follows [Exchange rate FCY1]

[Exchange rate FCYn]

c) Parameters explanation

[Date]: exchange rate day

[Exchange rate FCY]: the exchange rate by currency, e.g. 1 EUR=4.1312 RON

d) Message sample

"OTPdirekt; On 11-05-2010 the official exchange rates of RNB are: 1 EUR=4,1641 RON, 1 USD=3,1976 RON, 1 GBP=4,7921 RON, 1 CHF=2,9208 RON, 100 HUF=1,5182 RON"

e) Operating time

The RNB exchange rate service sends the RNB exchange rates immediately after 1:00 p.m. every day (Monday through Friday).

The notification is only sent on banking days (every day when the RNB website has daily updated exchange rates) and include the exchange rate for the following day. Example: the SMS sent by the bank on Friday lists the exchange rates of Monday; the SMS sent on Tuesday November 30 lists the exchange rates of Thursday December 2.

2.5. Collection payment instruments

a) Description of the message

The message is sent to legal persons who requested this function in their OTPdirekt contract. The message is sent to the phone number(s) specified by the customer in the SMS Annex.

SMS Alert –Collection payment instruments allows you to define a threshold amount of debt instruments over the client will receive an alert. If the amount of debt instruments arrived to pay is below the threshold chosen by the customer, the alert will not be sent.

The message contains detailed and sufficient information and provides appropriate assistance to the customer to plan their financial sources as much as possible.

The notification is valid for the payment instrument received through the electronic payment system (promissory note, cheque, bill of exchange).

The customer can select up to 4 mobile phone numbers to which the same notification is sent at the same time.

b) SMS format

OTPdirekt; **[Date1]**; Received for payment **[Instrument type: BO/CEC/Cambie]** No. **[Instrument no.]** in the amount of **[Amount] [Currency]**. Payment must be effected by **[Date2], [hh,mm]**.

c) Explanation of the parameters

[Date]: exchange rate day

[Exchange rate FCY]: the exchange rate by currency, e.g. 1 EUR=4.1312 RON

[Date1]: the day when the message is sent;

[Instrument type]: the code of the payment instrument referred to in the SMS including: BO - promissory note, CEC - cheque, Cambie – bill of exchange.

[Instrument number]: The collection payment instrument number (e.g.: OTPV3AA0163121)

[Amount] [Currency]: the amount and currency of the collection payment instrument.

[Date2], time [hh,mm]: the due date and time for the instrument payment.

d) Message sample

“OTPdirekt; **24-02-2010**; BO No. OTPV3AA0163121 received for payment in the amount of 999,999,999.99 RON. Payment due by **24-02-2010, 17.30**”

e) Performing the service

The SMS is sent by the bank real-time, immediately as the collection instrument data are registered in the banking system.

2.6. Electronic RM

a) Description of the notification

The message is sent to legal persons who requested this function in their OTPdirekt contract. The message is sent to the phone number(s) specified by the customer in the SMS Annex.

The notification informs about the following:

- Liabilities related to loans in progress (instalment, interests, commissions);
- The maturity date of the loan;
- The deposits reaching maturity.

b) SMS format

- **Relevant to the maturity date of the loan**

OTPdirekt; Dear customer, **[Maturity date]** is the due date for the payment of the credit line in the amount of **[Amount] [Currency]**. Please contact the bank to extend the payment period.

- **Relevant to instalment, interest or commissions**

OTPdirekt; Dear Customer, **[Maturity date]** is the due date for the payment of the amount of **[Amount] [Currency]**, the instalment/interest of the loan taken out for the equipment.

- **Relevant to the collateral and the closing of the deposits with agreed maturity (except for one-day deposits and those fixed for one day)**

OTPdirekt; Dear customer, **[Specific date]** is the closing date of your collateral deposit in the amount of **[Amount] [Currency]**.

- **With regards to arrears**

OTPdirekt; Dear customer, **[Specific date]** is the closing date of your collateral deposit in the amount of **[Amount] [Currency]**.

2.7. Deposit maturity

a) Description of the notification

This notification is only for individuals.

The bank sends the SMS 3 business days before closing of the deposit regardless of the deposit type and the procedures due upon closing (closing, prolongation with capitalization, and prolongation without capitalization).

To receive a notification regarding the closing of fixed deposits, the customer has to select only one option in the SMS Annex to the OTPdirekt contract regardless of the number of deposits.

The customer can only select 4 mobile phone numbers to which the bank sends the same notification at the same time.

b) SMS format

OTPdirekt; The **[Deposit ID]** deposit in the amount of **[Amount] [Currency]** with closing option **[Option]**, **[Interest]%** interest, is scheduled to close on **[Closing date]**.

c) Paramets explanation:

[Deposit ID]: designation of the deposit account;

[Amount]: the amount to open the deposit with

[Currency]: the deposit currency

[Option]: the option selected for the closing of the deposit

[Interest]: the interest of the deposit

[Closing date]: the date of closing the deposit

d) Message sample

“OTPdirekt; Deposit no. **53-0004** in the amount of **900 RON**, with closing option **Prolongation with capitalization** and **4.20%** interest is scheduled for closing on **11-05-2012**.”

e) Operating time

The Deposit Maturity Alert service is active Monday through Friday and the bank always sends an SMS when the sending criteria are fulfilled, i.e. the customer opting for this service has a deposit scheduled to close in 3 days.

2.8. Garnishments

a) Description of the message

This SMS type is available for individuals, legal entities and business associations without a legal personality. The customer receives an SMS when blocking occurs on the account, regardless of its type. The SMS is sent after 19:00 of the garnished day. The customer can only select 4 mobile phone numbers to which the bank sends the same notification at the same time. To receive a notification regarding the blocking of the accounts, the customer has to select only one option in the SMS Annex to the OTPdirekt contract.

b) SMS format

1. Seizure type garnishment:

OTPdirekt; Today, {DATE}, garnishment {BLOCKTYPE}, case no.: {CASE}

2. Other types of garnishment:

OTPdirekt; Today, {DATE}, garnishment {BLOCKTYPE} in the amount of {AMOUNT} {CURRENCY} case no.: {CASE}

c) Explanation of the parameters

[Date]: the day when the message is sent

[BLOCKTYPE] – the type of garnishment

[AMOUNT]- the amount garnished

[CURRENCY]- the currency of garnishment

[CASE]- the case number of the garnishment

If the garnishment applies to multiple amounts but different currencies ([Currency1]<>[Currency2]<>[Currency3]), then each “Amount” and the corresponding “Currency” is listed separately in the SMS.

The SMS includes as many “amounts” and “currencies” as the number of currencies involved in the blocking but no more than 3.

d) Message sample

1. Seizure type garnishment:

OTPdirekt; Today, **14.02.2014.**, **Seizure** garnishment received, case no.: **1223456**

2. Other types of garnishment:

OTPdirekt; Today, **14.02.2014.**, **Taxation** garnishment received in the amount yyof **2,17 RON**, case no.: **1233321**

e) Operating time

The Garnishment Alert service is active Monday through Friday and the bank sends an SMS after 19:00 if the sending criteria are fulfilled, i.e. the customer opting for this service received a garnishment on that day.

Chapter 6 – Support

1. General information

To improve our services, all calls received by our Contact Center are recorded.

For more information, please consult the information below and contact us between **8:30 and 17:30 Monday through Friday**.

- **0800 88 22 88** (phone call available only from Telekom Romania landline network, free of charge)
- ***OTPBANK (*6872265)** (normal rate from Orange and Vodafone)
- **021 308 57 10** (available from all telephone networks including international calls)

In addition, you can email us at office@otpbank.ro

2. Blocking authentication elements

There are certain situations when the OTPdirekt service is not automatically closed and remains logged in for another 15 minutes (e.g. because the customer didn't click the “Logout” button or because the Internet connection was unexpectedly interrupted).

In this case the customer sees a **“Too many sessions in progress” error message**.

The customer cannot log into the Internet Banking interface for 15 minutes (as long as the session is active).

Each session remains active for a period of 15 minutes, after which it is automatically closed.

You may enter your password incorrectly when logging in. This is what you need to do:

1. Authentication level 1

If you enter the wrong password three times in a row, your future attempts are blocked and the error message **“Connection failed”** appears on the screen. To unlock your password, please call the numbers below between 8:30 and 17:30 Monday through Friday:

- 0800 88 22 88 – phone call available only from Telekom Romania landline network, free of charge
- *OTPBANK (*6872265) - normal tariff rate from networks of Orange and Vodafone
- (+4) 021.308.57.12 - international number to call at normal rates.

If you call the above numbers, you can directly talk to an administrator who authenticates you and then unlocks the password

2. Authentication level 2

If you enter the code generated by the (physical or virtual) token 3 times in a row, you will see the error message **“The token has been disabled”**, after which you cannot complete additional transactions. To unlock the authentication level 2, please visit a branch, and authenticate yourself and then the transaction interface is unlocked within 24 hours.

If the token is lost or stolen, the bank suspends access to OTPdirekt with the specific token after you authenticate over the Contact Center by phone, and then the bank provides you with a new token.